10254

REPORT

ON THE

WORKING OF CO-OPERATIVE SOCIETIES

IN THE

STATE OF ANDHRA PRADESH

334.06
AND

FOR THE CO-OPERATIVE YEAR ENDED
30th JUNE 1959

		Page No.
5.	Role of Co-operatives in Agricultural Marketing. ..	11
6.	Role of Co-operatives in Industrial Production..	
	(i) Handloom cloth. ..	12
7.	Societies for Harijans, Backward Communities and Scheduled Tribes. ..	13
8.	Co-operative Housing. ..	13
9.	Prohibition (Amelioration). ..	13
10.	Role of Co-operatives in Community Project, Community Development and National Extension Service Blocks ..	14
	(i) General. ..	
	(ii) The Advent of Panchayati Raj and the inauguration of *ad hoc* Panchayat Samithis on 1st July 1958, had an impact on Co-operative activities. ..	14
	(iii) Progress of scheme for channelling of institutional credit through one Agency. ..	
11.	Role of Co-operatives in the Second Five-Year Plan ..	15
12.	State Co-operative Advisory Council ..	15
13.	Administration ..	16

Chapter II :—Co-operative, Education & Training

1.	(*a*) Co operative Education, Training & Propaganda : ..	17
	(*b*) Central Committee for Co-operative Training and Education ..	17
	(*c*) In service Training Programmes ..	
	(i) Training of personnel in Co-operative Marketing ..	17
	(ii) Training of personnel in Co-op. Land Mortgage Banking	18
	(iii) Training of Intermediate personnel	18
	[illegible]	18
	[illegible]	18

Page No.

(e) Training of non-official subordinate personnel .. 20

(f) Training schemes .. 20

(g) Central Assistance to the Co-op. Training 21

(h) Training of Panchayatdars and members of Co-operative Societies .. 21

(i) Employment of trained candidates.. 22

(ii) Propaganda .. 22

(iii) Celebration of all India Co-operative Week .. 23

Chapter III :--Administration.

1 Organisation of the Department :—

(a) Gazetted .. 25

(b) Non-Gazetted .. 25

(c) Recruitment to the Co-operative Dept. .. 26

2. Audit :—

(a) Progress in Andhra area. .. 26

(b) Progress in Telangana area. .. 26

3. Execution. .. 27

4. Arbitration. .. 28

5. Supersession. .. 28

6. Liquidation. .. 29

7. Criminal prosecution. .. 29

8. Acts and Rules .. 30

9. Deputation of Departmental officers. .. 30

10. Grants-in-aid. .. 30

11. Cost of working of the Department. .. 30

PART B

Chapter I :—Co-operative Credit-Agricultural and Non-Agricultural

1. Apex Co-operative Banks. ..

(i) The Andhra State Co-op. Bank Ltd... 31

(ii) The Hyderabad Co-operative Bank Ltd. 34

2. Co-operative Central Banks. ..

(a) Co-operative Central Banks in Andhra area.

	Page No.
(iii) Borrowings. ..	38
(iv) Fluidity of funds. ..	40
(v) Recovery of du s ..	40
(vi) Bad and doubtful debts ..	41
(vii) Net profits .	41
(viii) Cost of management ..	41
(ix) State Assistance to Central Banks .	41
(*b*) Co-operative Central Banks in Telangana area ..	
(i) Progress ..	42
(ii) Deposits ..	42
(iii) Composition of capital ..	43
(iv) Loan policy of Co-op. Central Banks	43
(v) Fluidity of funds ..	44
(vi) Recovery of dues ..	44
(vii) Net profit ..	46
State Assistance.	
(i) State contribution to the share capital of the societies ..	46
(ii) Subsidy to Central Banks towards clerical staff ..	46
3. Agricultural credit Societies, Short and Medium term (excluding Primary Land Morgage Banks) ..	
ANDHRA AREA.	
I General Progress ..	46
II Purpose of loans ..	48
III Security for loans ..	48
IV Recovery of overdues ..	49
V Reorganisation of Agricultural credit societies ..	49
TELANGANA AREA	
[illegible]	50
[illegible] loans	51
[illegible]	51
[illegible]	52
[illegible]	53

Page No.

(b) The Hyderabad Co-op. General Land Mortgage Bank Ltd. 59
(c) Primary Land Mortgage Banks. 61
(d) Primary Land Mortgage Co-operative Societies in Telangana area. 64

7. Grain Banks. 65

8. Non-Agricultural Credit Societies.
(i) General progress 66
(ii) Co-operative Urban Banks. 66
(iii) Employees Societies. 68

Chapter II.—Co-operative Marketing.

1. Primary Marketing Societies.
(a) General progress. 70
(b) Business. 70
(c) Co-operative Marketing in Andhra Pradesh. 71

2. District Co-operative Marketing Societies.
(a) General progress, 72
(b) Business. 72

3. The Andhra Co-operative Marketing Federation Ltd. 73

4. The Hyderabad Agricultural Co-operative Association Ltd.; Hyderabad. 74

5. Taluk Agricultural Co-op. Associations. 74

6. Intensive Development of Marketing Societies. 75

7. Provision of storage facilities. 76

8. Processing Activities. 76

9. (a) Distribution of Fertilizers. 77
(b) Distribution of Improved seeds. 79
(c) Distribution of Iron and steel. 79
(d) Scheme for distribution of Maida in the State. 80
(e) Transport facilities to Co-operatives 80
(f) Export Business. 80

10. Some Important Co-operative Marketing Societies. 81

11. Co-operative Sugar factories 83

12. Tobacco Processing and Marketing
(i) General 86
(ii) The Guntur District Tobacco Growers' and

		Page No.
2.	Apex Societies.	
	(a) The Andhra Handloom Weavers' Co-operative Society Ltd. ..	117
	(b) The Hyderabad Handloom Weavers' Central Co-operative Association Ltd. ..	118
3.	Primary Weavers Societies. ..	118
4.	Levy of Supervision Fee. ..	120
5.	Weavers Relief Schemes. ..	120
6.	Provision of working Capital Loans. ..	120
7.	Weavers Housing Colonies. ..	120
8.	Administration of Handlooms. ..	121
9.	Cess Fund Schemes:	
	(i) Admission of outside weavers. ..	121
	(ii) Publicity and propaganda. ..	121
	(iii) Measures for the improvement in design and better technique standerdisation. ..	122
	(iv) Expansion of the organisation of the State Society for marketing and propaganda. ..	122
	(v) Dye factories. ..	122
	(vi) Installation of Calendering plant ..	122
	(vii) Research Institute. ..	122
	(viii) Rebate on the Sale of Handloom Cloth. ..	122
	(ix) Spinning Mills	
	(a) The Andhra Co-operative Spinning Mills Ltd., Guntakal ..	123
	(b) Netha Co-operative Spinning Mills Ltd., Hyderabad. ..	123
	(c) The Cheerala Co-operative Spinning Mills Ltd. Cheerala. ..	123
10.	Organisational Expenses. ..	123
11.	Celebration of the All India Handloom week. ..	123
12.	Wool Industry. ..	123
13.	Silk Industry. ..	124
	Chapter VIII :—Co-operative Housing.	
	General Progress ..	125
	[illegible] Housing Finance Corporation. ..	126

Page No.

3. State Urban Housing Schemes. .. 126
4. Low Income Group Housing Schemes. .. 127
5. Rural Housing Societies. .. 127
6. Industrial Housing Schemes. .. 128
7. Middle Income Group Housing Scheme. .. 128
8. Acquisition of land. .. 129
9. Programme for 1960-61. .. 129
10. Proposed outlay during the Third Five Year Plan. .. 129

Chapter IX:—Miscellaneous Types of Non-Agricultural Co-operative Societies.

1. Labour Contract Societies. .. 130
2. Fishermen Co-operative Societies .. 131
3. Forest Coupe and Charcoal Production and Sale Co-operative Societies. .. 132
4. Salt Manufacturers' Co-operative Societies. 132
5. Co-operative Motor Transport Societies for Civilians. .. 132
6. Health Co-operative Societies. .. 133
7. Co-operative Press. .. 133
8. Toddy Tappers Co-operative Societies in Telangana area. .. 133
9. The Co-operative Fire and General Insurance Society, Hyderabad. .. 134

Chapter X:—Co-operative for Ex-Servicemen.

1. Land Coloniastion Societies for Ex-Servicemen progress. .. 135
2. Co-operative Motor Transport Societies for Ex-Servicemen. .. 136

Chapter XI:—Prohibition-Ameliorative Work

1. Rehabilitation of Ex-Toddy Tappers. .. 138
2. Palm Jaggery Manufacturing Co-operative Societies and Neera and Palm Jeggery Co-operative Societies. .. 138
   (*a*) Organisation. .. 138
   (*b*) Licences and permits. .. 138
   (c) Production & Sale of palm Jgggery and Neera. 138

Page No.

3. Marketing of Palm Jaggery. 139

4. Development of Palm Gur Industry.

Chapter XII.—Role of Co-operatives in the Community Development Programme and in the Second Five-Year Plan

1. Progress of Co-operative activities under the Community Development Programme.

(*a*) General. 142

(*b*) Progress of Co-operatives in Stage I Block. 142

(*c*) Progress of Co-operatives in Stage II Blocks. 143

(*d*) Progress of Co-operatives in C. D. Blocks. 143

(*e*) Progress of Co-operatives in the Multi-purpose Projects. 144

2. Scheme of channelling of Credit through one agence. 144

3. Role of Co-operatives in the Second Five-Year Plan. ..

(1) Plan outlay 147

(2) Programme and achievements during 58-59. 147

(3) Programme for 1959–60.
Statistical Statements relating to Co-operative Movement in India 58-59. 147

General Summery of the Co-operative Societies in A. P. State for 1958–59.

Table No. I

1. Central Financing Agencies. 154

No. of Offices, Membership and Ownership of capital and Deposits (as at the end of June 1959)
(State Co-op. Banks).
(District Co-operative Central Banks)

2. Central Finance Agencies.
Liabilities and Assets (as at the end of June 1959) 159
State Co-operative Bank.
(District Co-operative Central Banks)

3. Central Financing Agencies
Operations (during 1958-59) 166
State Co-operative Banks)
(District Co-operative Central Banks)

		Page No.
4.	Interest Rates on Deposits Borrowings. and Advances during 1958-59 (State Co-operative . Banks). (Central Co-operative Banks) (Other Co-operative Societies)	174
5.	Agricultural Non-agricultural Credit Societies Number, Membership, and village/Town covered (as at the end of June 59).	176
6.	Agricultural/Non-Agricultural Credit Societies operations (during 1958-59.)	177
7.	Agricultural/Non-Agricultural Credit Societies Liabilities and Assets (as at the end of June 1959.)	178
8.	Agricultural Credit Societies-with capital and reserves Rs. 1 lakh and over-laibilities and Assets by Societies (as at the end of June 1959).	180
	Non-Agricultural Credit Societies with capital and reserves of Rs. 1 lakh and over-liabilities and assets by Societies (at the end of June 1959).	186
9.	Agricultural Credit Societies with capital and Reserves of Rs. 1 lakh and over – operations by societies (during 1958-59)..	192
	Non-Agricultural Credit Societies with capital and Reserves of Rs. 1 lakh and over-operations by societies (during 1958-59)..	19g
10.	Central Land Mortgage Banks - Membership, liabilities and assets (as at the end of June 1959). ..	198
11.	Central Land Mortgage Banks - Debentures issued and Operations (during 1958-59.)..	200
12.	Primary Land Mortgage Banks - Number, Membership liabilities and Assets and operations (as at the end of June 1959). ..	202
13.	Primary Land Mortgage Banks with capital and Reserves of Rs. 1 lakh and over - Number, Membership, liabilities and Assets and operations (as at the end of June 1959). ..	208
14.	Grain Banks, Number, Membership, liabilities and assets and operations (as at the end of June 1959). ..	207
15.	Credit Societies - Classification of overdues by period (at the end of June 1959). ..	208
16.	Credit Societies classification of loans issued by purpose during 1958-59. ..	211

REPORT ON THE WORKING OF CO-OPERATIVE SOCIETIES IN THE ANDHRA PRADESH STATE FOR THE CO-OPERATIVE YEAR ENDING 30TH JUNE 1959.

PART A.

CHAPTER I.

1. General progress of the Co-operative Movement.

This is the third report on the working of Co-operative Societies in Andhra Pradesh after its formation on 1st November 1956. The Co-operative movement has had another year of satisfactory progress.

In the first place, the adoption of the resolution on co-operative policy by the National Development Council in November 1958, modified the existing policy in regard to the primary credit structure adopted in pursuance of the recommendations of the All India Rural Credit Survey committee and gave a new turn to the programme of Co-operative development. While re-emphasizing the role of village Co-operatives in rebuilding the rural economy, the National Development Council has called for organisation of Co-operatives on the basis of village community and their revitalisation so as to ensure their effective functioning as service Co-operatives. The resolution has also laid down certain broad objectives for fulfilment by Co-operatives viz., universal membership, provision of adequate and timely finance to members on the basis of production plans and treating anticipated crop as the principal security, expansion of facilities for Co-operative marketing, storage, ware-housing and processing, provision of adequate training facilities, and above all, the simplification of laws, rules and procedures so as to remove rigidity and ensure decentralisation and delegation of powers etc. In pursuance of the above resoluation of the National Development Council, a supplementary plan comprising additional programmes for Co-operative developmental activities, with emphasis on revitalisation of village credit societies, construction of rural godowns, strengthening of departmental staff for audit and other functions etc., was formulated for implementation. These schemes were implemented during the Co-operative year 1959-60.

Secondly, in the field of agriculture credit, there was rethinking about the size of primary village Co-operative societies. The large-sized societies had undoubtedly achieved significant success in mobilising local savings and in providing increased credit to the agriculturists. In the context, however, of the need to develop the movement as a people's movement and of the importance of encouraging and strengthening village institutions on the basis of self-reliance, the National Development Council expressed the view that the future organisation of Co-operative societies should be on the basis of one village one society so that the initiative and responsiblity for the development of the village

might be placed fully on the villagers themselves. The Government of India have accordingly laid down that, as a general rule, there should be only one society for each village or a group of villages, covering not more than a population of 1000 and that this society should not only provide credit but also undertake other services essential for agricultural production. There has been a further rethinking about this aspect in the light of the report of the Expert Committee on Co-operative Credit (under the Chairmanship of Sri V. L. Mehta) appointed by the Government of India and it has since been agreed to enhance the population limit to 3000 in the interests of viability.

The services expected of the primary societies at the village level as detailed in the National Development Council resolution are already envisaged in the objects of the existing multipurpose rural credit societies in Andhra area. But these societies worked mostly as Credit institutions. It was therefore, proposed to reorganise the primary rural credit societies into effective multipurpose Co-operative credit societies by the end of the Second Five-Year Plan. Action in this regard was initiated in the State towards the close of the year under report.

Thirdly, there has been of late, an increasing recognition of the need for linking agriculture credit with production. This involves provision of further credit to the agriculturists, who are already getting credit from the Co-operatives but not in an adequate measure and also the financing of cultivators who are not getting credit at all, because of their inability to offer tangible security. As a pilot measure towards the linking of credit with production, the Government of India offered to provide a suplemental line of credit from their funds. It was proposed to implement the scheme in 20 select blocks one each in the 20 districts of the State. The scheme did not however, materialise at it was considered that the funds required could as well be obtained from the Reserve Bank. The provision of full finance to meet the needs of production necessarly involves the relaxation of the existing credit limits of the Co-operatives.

Fourthly, the year witnessed the formation of adhoc panchayat samithis in 20 blocks in the State and the transfer of certain promotional functions for the development of Co-operatives to the Panchayat Samithis.

There was a striking progress in the activities of all types of co-operative societies and in particular in respect of agriculture credit during the year. The number of co-operative societies of all types in the State increased from 20,317 to 21,837. Their membership rose from [illegible] lakhs to [illegible] lakhs, and their paid up share capital from [illegible] crores to [illegible] crores. Their working capital at the end of [illegible] Rs. [illegible] crores at the beginn- [illegible]

The primary agriculture credit societies met the increasing demands made on them by the agriculturists for production and marketing operations. The credit societies, the land Mortgage banks and the marketing societies, provided loans to the Agriculturists to the extent of Rs. 15 96 crores during the year. The average membership per society in the country was 65 while the average membership per society, in Andhra Pradesh was 99. The average working capital per society in the country was Rs. 9,320 while the average working capital per society in Andhra Pradesh was Rs. 16,383. In the field of Long Term Credit, the loans outstanding against members in Primary Land Mortgage Banks in Andhra Pradesh amounted to Rs. 4 94 crores while those outstanding against members of all primary land mortgage banks in the country stood at Rs. 15.14 crores as on 30th June 1959.

2. Co-operative Credit—Short and Medium Term.

(*a*) *Apex Banks*:—The two apex co-operative banks namely, the Andhra State Co-operative Bank Ltd., Vijayawada, in the Andhra area, and the Hyderabad Co-operative Apex Bank Ltd., Hyderabad in the Telangana area continued to make steady progress during the year under report. In pursuance of the recommendation of the informal conference held by the Reserve Bank to consider the effect of State Reorganisation Act, 1956, on the jurisdiction of apex societies that there should be only one apex bank for each reorganised State, steps are being taken to amalgamate the Andhra State Co-operative Bank and the Hyderabad Co-operative Apex Bank, Hyderabad.

In the context of the Second Five Year Plan, co-operatives in Andhra Pradesh are working to achieve the objective of serving 100% of the villages, 33·3% of the population and 16% of the total credit needs of the agriculturists. There is, therefore, increasing demand for funds by rural credit co-operatives. The formation of more rural banks, large sized societies and small sized agricultural credit societies, the increase in the targets of agriculture production decided upon by the Government of India and the entrustment of monopoly distribution of chemical fertilisers to the co-operatives have all resulted in increased demand for funds from central banks and the apex co-operative banks. These banks have been striving hard to augment their deposits position. But on account of the then prevailing tight money market conditions, the demand on surplus funds of individuals as well as institutions by the Central and State Governments for implementation of the schemes included in the Second Five Year Plan and also due to the fact that the local commercial banks offer high rates of interest, the banks were not able to improve their deposits position so as to keep pace with the increasing demand for funds. The banks had, therefore, to obtain financial accommodation, from the Reserve Bank and the State Bank of India, either with or without Government guarantee.

(*i*) *The Andhra State Co-operative Bank*:—The bank continued to enjoy a special credit limit of Rs. 150 lakhs from the Reserve Bank on Government guarantee with a view to meet the extra demand of Central Banks. The financial pressure on the bank from central banks had been so great, that it had to increase its authorised share capital from Rs. 50 lakhs to Rs. 100 lakhs and call for additional subscription from central banks and sought a contribution of Rs. 9 lakhs towards share capital during the year from the Government.

The bank had, on the 30th June 1959, 15 central banks as its members with paid up share capital of Rs. 78.10 lakhs. The total deposits held by it (including reserve fund deposits of central banks) amounted to Rs. 130.32 lakhs as against Rs. 115.55 lakhs at the end of the previous year. The loans and cash credits issued by it to central banks, societies, individuals etc. during the year amounted to Rs. 2,381.23 lakhs while the loans outstanding against them on the last day of the year stood at Rs. 1,158.53 lakhs. The net profit earned by the bank for the year was Rs. 7.63 lakhs as against Rs. 7.64 lakhs for the previous year. The bank kept up its obligations to the Reserve Bank under short and medium term loans, to the State Bank of India under cash credit for financing fertilisers business and to the Government under medium term loans.

(*ii*) *The Hyderabad Co-operative Apex Bank Limited*:—The bank continued to have a credit limit of Rs. 150 lakhs on Government guarantee from the Reserve Bank for financing seasonal agricultural operations and marketing of crops in the 9 Telangana districts. During the year, the limit was got enhanced from 150 lakhs to Rs. 300 lakhs. The pressure for loans on the apex bank from central banks was so great that the apex bank had to raise its paid up share capital by calling additional share capital from the central banks and it also sought a contribution of Rs. 5 lakhs towards its share capital during the year from the Government. The bank was also provided with short term loans by the Reserve Bank of India to the extent of Rs. 6.83 lakhs on behalf of central banks on Government guarantee for financing the production and marketing activities of handloom weavers' co-operative societies in the Telangana area. The bank had on the 30th June 1959, 11 central banks as its members with a total paid up share capital of Rs. 38.62 lakhs.

During the year, the bank issued loans to the extent of Rs. 245·03 lakhs as against Rs. 207.37 lakhs in the previous year. The loans outstanding against co-operative societies and individuals amounted to Rs. 260.86 lakhs and Rs. 10.24 lakhs respectively at the end of the year.

The bank earned a net profit of Rs. 2.84 lakhs for the year ending 1958–59.

(2) *Co-operative Central Banks*:—There were 26 central banks (15 central banks in Andhra and 11 in Telengana area) in the State as on 30th June 1959.

(*i*) *Co-operative Central Banks in Andhra area*:—The fifteen co-operative central banks in Andhra had, on the last day of the year [illegible] members of which [illegible] were co-operative societies and the rest individuals. Government contributed to the share capital of all the [illegible] except two central banks. The paid up share capital of Rs. [illegible] lakhs of which Rs. [illegible] lakhs represent State contribution. The banks had a working capital of Rs. [illegible] lakhs of which Rs. [illegible] represented deposits held by members and non-members. The average share capital and working capital per central [illegible] Rs. [illegible] and Rs. [illegible] respectively. At the end of the year [illegible] Rs. [illegible] lakhs. The [illegible] deposits held by the central banks [illegible] Rs. [illegible] lakhs. The [illegible] co-operative societies [illegible] 10 lakhs.

issued in the previous year. The percentage of overdues to demand in respect of loans due from their affiliated societies worked out to 8 as against 9 in the previous year. The loans and advances due to central banks from all the societies and individuals amounted to Rs. 1,601·56 lakhs and Rs. 15.41 lakhs respectively. All the central banks worked at a net profit, which amounted to Rs. 19.35 lakhs on the aggregate for the year.

The Reserve Bank of India sanctioned credit limits amounting to Rs. 693.40 lakhs to all the 15 central banks in Andhra for financing seasonal agricultural operations and marketing of crops during the year as against a credit limit of Rs. 566.50 lakhs sanctioned in the previous year.

(*ii*) *Co-operative Central Banks in Telangana area*:—The eleven co-operative central banks in Telangana had on the last day of the year, 5,685 members of whom 4,744 were co operative societies. They had paid up share capital of Rs. 45.47 lakhs of which the contribution of Government was Rs 8.00 lakhs. The working capital of these banks amounted to Rs.349.34 lakhs of which Rs.40.65 lakhs represented deposits held by members and non-members. The average share capital and working capital per central bank amounted to Rs. 4.13 lakhs and Rs. 31.8 lakhs as on 30th June 1959 as against Rs. 2.40 lakhs and Rs. 22.9 lakhs respectively in the previous year. Sustained efforts are necessary to increase the share capital and deposit position of these central banks. They issued loans amounting to Rs. 237.80 lakhs as against Rs. 168.85 lakhs issued in the previous year. The loans and advances due to Central banks from societies and individuals were Rs. 284.35 lakhs and Rs. 0.09 lakhs as against Rs. 178.36 lakhs and Rs. 0.08 lakhs respectively at the end of the previous year. The percentage of arrears to demand in respect of banks for the year was 34.5 as against 33.4 in the previous year.

No credit limits were sanctioned to the central banks in the Telangana area by the Reserve Bank of India on account of their weak capital structure and the existence of bad debts not covered by the Bad Debts Reserve. In this context, the Reserve Bank of India suggested that the State Government may take steps to strengthen the financial position of these central banks. With a view to rehabilitate the banks and enable them to be useful to agriculturists and in the context of enlarged credit programme under the new co-operative policy, Government had under consideration a scheme to provide outright grants to 9 co-operative central banks in Telengana and the Cuddapah Co-operative Central bank in the Andhra area, to enable them to wipe out their bad debts and start on a clean slate. A sum of Rs. 12.19 lakhs has since been sanctioned by Government as outright grant for this purpose, Rs 8.94 lakhs to 9 central banks in Telengana and Rs. 3.25 lakhs to the Cuddapah Central Bank in Andhra, sanction of this grant has greatly improved the financial position of the central banks concerned, and with this the financial position of all central banks in the State will be satisfactory.

(*iii*) *Agricultural Credit Societies*:—On the 30th June 1959 there were 6,[illegible] and [illegible] primary agricultural credit societies with 9,24,682 and [illegible] members and paid up share capital of Rs. 246.39 lakhs and Rs. [illegible] lakhs in Andhra and Telangana areas respectively.

In Andhra, the primary agricultural credit societies, issued loans to the extent of Rs. 1,205.78 lakhs during the year as against Rs. 1,003.87 lakhs issued by them in the previous year. The loans issued for productive purposes constituted 89 per cent of total loans issued. Surety loans outstanding against members to the total loans outstanding was 62.3 per cent and mortgage loan 27.7 percent as against 60.74 per cent and 18.94 per cent respectively in the previous year. The percentage of overdues under principal was 17.7 at the end of the year as against 17.6 at the end of the previous year. Repeated appeals to co-operatives to tighten up their supervisory arrangements and endeavour to improve the repayment position was made. Though these efforts have produced some satisfactory results; better results are necessary and possible, particular attention being given to recovery of loans pending for more than one year.

On the basis of available statistical data, it is observed that agricultural credit societies covered 12,397 villages and 46.23 lakhs of rural population at the end of June 1959 as against 11,662 villages and 40.85 lakhs of rural popu- lation at the end of the previous year. The percentage of villages covered and the population served by the agricultural credit co-operatives as on 30th June 1959, worked out to 88 and 28 respectively (excluding agency areas) as against 82.5 and 24.3 (excluding the agency areas) in the previous year. The percentage of villages covered and population served by these societies including the agency villages worked out to 72.1 and 26.7 respectively as on the 30th June, 1959.

It is however necessary to repeat here that the credit needs of all members were not fully met by the co-operatives. As against 9.25 lakhs of members in the rural credit societies as many as 4.32 lakhs of members did not borrow from their respective societies during the year. It is not as if all of them were not in need of loans. Overdues might have prevented some societies from borrowing afresh and dormant societies might have ceased to be of service to members. However, the average loan per member registered a slight increase to Rs. 135 as against Rs. 122.9 at the end of the previous year.

As many as 2,742 cridit societies worked at loss of Rs. 10.83 lakhs during the year, while 3,948 societies worked at profit of Rs. 19.67 lakhs. There has however, been an increase in the number of societies that earned profit and a slight fall in the net loss suffered by societies when compared with the figures for the previous year.

The average working capital per member has registered a slight increase from Rs. 164 to Rs. 166. The average deposit per member remained at Rs. 8 only. Sustained efforts are required on the part of the members and the societies to tap local resources instead of depending on the central banks for their finances.

Experience in the organisation of large sized societies and rural banks and their working has revealed that these societies have by and large succeeded in catering to the needs of agriculturists more effectively than the small ones. As on the 30th June 1959, there were 59 and 300 rural banks and large sized societies in Andhra with 0.06 lakhs and 2.05 lakhs of members on rolls with a paid up share capital of Rs. 4.52 lakhs and Rs. 96.76 lakhs respectively at the end of the

year. They held deposits amounting to Rs. 71.46 lakhs and they constituted 94 percent of the deposits held by the primary agricultural credit societies in Andhra area. They issued loans to a tune of Rs. 622.81 lakhs as against Rs. 582.97 lakhs issued by 6,464 small sized societies. Out of a total membership of 66,265 in rural banks 43,545 members received loans, while 1.34 lakhs of members out of a total membership of 2.05 lakhs in large sized societies received loans during the year. Against this, out of 7.47 lakhs of members in small sized societies, 2.54 lakhs of members received loans during the year. It is evident that the rural banks and large sized societies have succeeded commendably in their main objective namely mobilising rural savings and increasing their membership and business.

Telangana area:— 4,418 societies in the Telangana area issued loans to the extent of Rs. 223.83 lakhs during the year as against loans amounting to Rs. 61.48 lakhs and 147.31 lakhs issued in the years 1956–57 and 1957–58 respectively. On the basis of available satistical data, it is observed that the agricultural credit societies covered 6,015 villages and 9.50 lakhs of rural population at the end of June, 1959 as against 4,523 villages and 7.85 lakhs of rural population at the end of previous year. The percentage of villages covered and the population served by the agricultural credit co-operatives as on the 30th June, 1959 worked out to 64.01 and 11.2 as against 48.2 and 9.2 respectively at the end of the previous year.

As against 1.90 lakhs members in agricultural credit societies as many as 1.13 lakhs members were in receipt of loans during the year. The average loan per member during the year worked out to Rs. 117 as against Rs. 93 in the previous year, while the average loan issued per borrower was Rs. 197 as against Rs. 157 in the previous year. It is gratifying to note that there has been a good progress in the loan transactions of these societies during the year. Only 956 credit societies against a total number of 4,118 worked at a loss of Rs. 1.05 lakhs during the year, while 3,038 societies worked at a profit of Rs. 4.63 lakhs.

The percentage of overdues to demand worked out to 38.2 as against 33.1 in the previous year. The non-official co-operators and the departmental officers were impressed of the need for continued and sustained efforts to increase the tempo of recovery and for devising ways and means to rehabilitate and revitalise societies. Co-operatives are to be the means to achieve the objective of socialistic economy and in this context, loans by co-operatives should be for credit worthy purposes and the emphasis laid in the past in credit worthiness of the borrower will have to cease. It may be noted here that in Telangana generally, loans are given by agricultural credit co-operative societies against the security of land only. This policy has resulted in preventing workers on land and tenants from becoming members of co-operative societies and from taking loans from them. Further the loans issued in this area are multiple of land revenue assessment, which does not get the borrower loan adequate to meet his full needs for agricultural operations. The question of liberalising loaning policies and giving loans to members on personal surity of one or two other members is under consideration of apex bank and the central banks in the Telangana area.

(*d*) *Co-operative Land Mortgage Banks*:—Consequent on the formation of Andhra Pradesh, there are two central land mortgage banks functioning in Andhra Pradesh namely, the Andhra Central Co-operative Land Mortgage Bank Ltd., and the Hyderabad Central Co-operative Land Mortgage Bank Ltd, for Andhra and Telangana regions respectively. In pursuance of the recommendation of the Informal Conference convened by the Reserve Bank of India in 1956, that there should be one Apex Land Mortgage Bank in each of the reorganised States legislation is under way for the merger of the Hyderabad Central Co-operative Land Mortgage Bank and the Andhra Central Co-operative Land Mortgage Bank into one bank.

I. THE ANDHRA CO-OPERATIVE CENTRAL LAND MOTGAGE BANK AND PRIMARY CO-OPERATIVE LAND MORTGAGE BANKS IN ANDHRA AREA.

During the year, under report, the Andhra Co-operative Central Land Mortgage Bank issued loans to primary land mortgage banks to the extent of Rs. 80·82 lakhs as against Rs. 69.94 lakhs issued last year. The bank has been continuing its policy of giving top priority to loans for land improvement and productive purposes. The bank floated debentures to a tune of Rs. 70 lakhs during the year and the entire amount was subscribed.

During the year, the bank floated Rural debentures for Rs. 35 lakhs maturing in 7 to 15 years and bearing interest at 4 to 5 per cent. The entire amount was subscribed.

The total amount of debentures in circulation at the end of the year amounted to Rs. 590.68 lakhs.

Primary Land Mortgage Banks in Andhra issued loans to the tune of Rs. 72.30 lakhs during the year as against Rs. 70.14 lakhs in the previous year.

II. THE HYDERABAD CENTRAL CO-OPERATIVE LAND MORTGAGE BANK AND PRIMARY LAND MORTGAGE CO-OPERATITE SOCIETIES IN TELANGANA AREA.

The present Hyderabad Central Co-operative Land Mortgage Bank which is the central institution for issue of long term loans in Telangana area of the State is the major bit of the old Hyderabad Central Co-operative Land Mortgage Bank started in 1953 for the erstwhile Hyderabad State and divided into three parts in 1956, consequent on the States Reorganisation. It had not floated debentures so far and it depended entirely on Government for provision of funds required by it. This bank has been issuing loans for productive purposes in preference to loans for other purposes and has through its 24 affiliated primary Co-operative land mortgage societies issued loans to the extent of Rs. 14.40 lakhs as against Rs. 9.24 lakhs issued in the previous year. At the end of the year, it owed Rs. 30.70 lakhs to Government.

3. Non-Agricultural Credit Societies.

There were on the 30th June 1959, 482 and 752 societies of this category as against 477 and 341 societies in the previous year in Andhra and Telangana regions of the State respectively. The deposits held by

societies in Andhra and Telangana areas amounted to Rs. 255.55 lakhs and Rs. 91.05 lakhs while the working capital amounted to Rs. 408.38 lakhs and Rs. 190.73 lakhs respectively. The bulk of the funds required by these societies were derived from sources other than borrowings from Central Banks by way of deposits, etc. During the year the societies in Andhra and Telangana areas issued loans to their members amounting to Rs. 301.51 lakhs and Rs. 51.67 lakhs respectively. The loans issued by the urban banks in Andhra to the agriculturists members amounted to Rs. 49.24 lakhs during the year. The employees societies in Andhra held thirft deposits amounting to Rs. 7.38 lakhs as against Rs, 6.53 lakhs held at the end of the previous year.

4. Role of Co-operatives in Agricultural Production.

(*i*) *General*:—The co-operatives have continued to play useful role in increasing agricultural production by bringing waste lands under cultivation, by providing credit for the installation of pumpsets for irrigation, by distributing chemical fertilizers and agricultural implements, by providing credit facilities at reasonable rates of interest for seasonal agricultural operations and marketing of crops and by affording facilities for increased production of milk, etc.

(*ii*) *Production of food crops*:—

(*a*) *Co-operative Farming*:–Co-operative farming has assumed considerable importance in the context of urgent need for stepping up agricultural production in our country. An important development in co-operative farming in the State was the constitution of a committee in June, 1959 consisting of 12 members with Sri K. N. Ananthaaraman I.C.S., Member, Board of Revenue, Andhra Pradesh as its Chirman to go into the question of co-operative farming and allied matters and to make appropriate recommendation for the development of co-operative farming in the State. The Committee has since submitted its report to the Government and it is under consideration of the Government.

The organisation of co-operative farming societies received a further impetus during the year and concerted efforts were made to bring the waste lands under co-operative farming. During the year, nine co-operative collective farming societies on each in the districts of West Godavari, Krishna, Cuddapah, Warangal, Medak, Karimnagar, Nizamabad and two in Nalgonda were registered. They had 1683 members on rolls and the extent of land held by them was 6961–13 acres. With the financial assistance available from the Government, thirty nine land colonisation societies for ex-servicemen and civilians have settled over 4000 agricultural labourers on land and reclaimed and brought under cultivation 13,932 acres of waste land. 1010 Tenant and field labourers co-operative societies consisting of Harijans and Backward classes, who are landless labourers secured on lease 44,191 acres of lanka and waste lands from the Government and sub-leased them to members for cultivation.

Efforts were continued to be made to organise joint farming societies also wherever the conditions were favourable and the landowners came forward voluntarily to pool their lands for common cultivation. There were nine joint farming co-operatives at the end of the year of which 5 i.e. 3 in Andhra and 2 in Telangana area were organised during

the year under report. There were 293 members on rolls of these societies and they pooled acres 1669-04 of lands.

The Government of India have constituted a Working Group on co-operative farming with Sri Nijalingappa as Chairman to help formulation of an active programme based on available experiences for the purpose of adopting co-operative farming as the ultimate pattern of agriculture in India. The Working Group has been requested to examine the types of methods of organisation and management of farming societies and other connected matters and to recommend measures necessary for promoting the programme of joint farming. The Working Group has since submitted its report on which the Government of India have also taken certain policy decisions. Development of co-operative farming is receiving special attention under the Third Five Year Plan.

(*b*) *Provision of irrigation facilities*:—The integrated development of the water and land resources of the country is of fundamental importance to its economy and that both major and minor irrigation works have relative advantages of their own for the promotion and execution of minor irrigation schemes. Co-operative irrigation societies have been functioning in Andhra for sometime past. The twenty eight irrigation co-operative societies provided facilities for cultivation of 8,527 acres by pumping water for irrigation. These co-operatives are really self-help organisations and point to the way in which a group of farmers can provide for themselves facilities which not only improve their economic condition but make some contribution to increased agriculture production.

Besides the services done by irrigation co-operative societies, primary agricultural credit societies in Andhra provided medium term loans to agriculturists for purchase of pump sets for irrigation, to an extent of Rs. 7·14 lakhs during the year 1958-59.

(*c*) *Distribution of fertilizers*:—The scheme of distribution of ammonium sulphate entrusted to co-operatives in Andhra during 1956 on monopoly basis was continued during the year. Urea also was included under the scheme of monopoly distribution. The co-operatives were able to supply fertilisers to ryots at controlled rates and within easy reach.

During the year 1958-59, co-operatives lifted 78,762 tons of ammonium sulphate, 10,866 tons of urea and 6,695 tons of ammonium sulphate nitrate. The decline in the stock lifted by co-operatives when compared with the previous year was due to inadequate supplies of fertilisers.

(*d*) *Distribution of seed and iron and steel for agricultural purposes*:—The district marketing societies in Andhra area have been [illegible] as [illegible] stockists for distribution of agricultural quota [illegible] by the Iron and Steel Controller, Calcutta during the [illegible] the Provincial Agricultural Co-operative [illegible] Associations in Telan- [illegible] for distribution [illegible] seeds and iron [illegible]

III. PRODUCTION OF OTHER FOOD STUFFS.

312 milk co-operatives and 15 milk supply unions handled milk and milk products valued at Rs. 26·78 lakhs during the year under report. Two of the milk supply unions at Kurnool and Guntur have constructed dairy buildings and installed pasteurisation plants. During the year under report a similar scheme was taken up at Nellore towards which a sum of Rs. 1·30 lakhs was provided by Government towards site and buildings. With the consumers greater interest and patronage and provision of modern facilities of pasteurisation and storage, these organisations are expected to play an important role in the production and distribution of milk.

There were 342 fishermen co-operative societies which issued loans amounting to Rs. 0 69 lakhs to their members during the year under report.

There are five salt manufacturers co-operative societies of which four manufactured salt of the value of Rs. 1·51 lakhs and effected sales of the value of Rs. 1 58 lakhs during the year.

The Etikoppaka co-operative sugar factory in the Visakhapatnam district continued to make steady progress. It produced about 5,474 tons of sugar during the year. The successful working of this co-operative factory has set a pace for expansion of this industry on co-operative basis. Steps were taken under the Second Five Year Plan to establish five co-operative Sugar factories, one each at Amadalavalasa, Chodavaram, Palakole, Chittoor and Nizamabad. Work relating to the installation of plant and machinery is in progress in the case of first four institutions and it is expected that the factories at Amadalavalasa and Chodavaram will go into production by 1st November 1961 and the other two during 1961-62 season.

5. Role of Co-operatives in Agricultural Marketing.

There were 173 primary marketing societies in Andhra Pradesh i.e., 151 in Andhra 22 in Telengana area.

The primary marketing societies issued loans to their members against pledge of produce to a tune of Rs. 180·42 lakhs during the year. The produce received was mostly paddy and Jaggery. The value of produce marketed by them during the year amounted to Rs. 48·11 lakhs as against Rs. 38·54 lakhs in the previous year. They distributed, seed, chemical fertilisers, agricultural implements etc., to the value of Rs. 174·45 lakhs during the year as against Rs. 152·33 during the previous year.

For the development of co-operative marketing, Government continued to provide financial assistance towards share capital, installation of processing units like decorticators cotton gins, etc., construction of godowns and managerial staff. During the year under report, Government contributed a total sum of Rs. 14 lakhs to the share capital of 77 primary and 11 district marketing societies and the Andhra Co-operative Marketing Federation, and provided financial assistance to the extent of Rs. 22·48 lakhs in all towards construction of 31 main godowns by marketing societies and 69 ancillary godowns by larger sized co-operative societies and installation of 12 processing plants.

On the marketing side of the movement, there was no organisation at the district level in the Telengana area. The need for such an organisation was felt to secure for the agriculturists the advantages of inter-district trade, export and import facilities etc., which conld not be handled effectively by the primary marketing societies operating over a limited area. Two such societies were established in Karimnagar and Nalgonda districts during the year 1959—60.

6. Role of Co-operatives in Industrial Production.

(i) *Hand-loom Cloth*:—The Andhra Hand-loom Weavers Co-operative Soceity Ltd., Vijayawada and the Hyderabad Hand-loom Weavers Co-operative Central Association Ltd., Hyderabad the two Apex Weavers co-operative societies for Hand-loom Weavers Co-operatives in Andhra Pradesh, have been playing a vital role in coordinating the activities of their affiliated primaries for increased production of hand-loom cloth and their marketing. The Hyderabad Hand-loom Weavers Co-operative Association Ltd., was not reconstituted before the reorganisation of States in 1956. By virtue of section 105 of the State Reorganisation Act. 1956, it is deemed to have been registered under the Multi Unit Co-operative Societies Act. Proposals are under way to reconstitute the Hyderabad Hand-loom Weavers Central Co-operative Association Ltd., Hyderabad.

The Andhra Hand-loom Weavers' Co-operative Society continued to supply yarn to its members societies and also to arrange for sale of the cloth manufactured through its sales depots and emporia. The apex society distributed yarn worth Rs. 154·72 lakhs to its member societies and sold cloth worth Rs. 72·17 lakhs through its 187 emporia or depots, during the year under report. The Hyderabad Hand-loom Weavers Co-operative Central Association Ltd., Hyderabad continued to supply raw materials and loom accessaries to the primaries through its Zonal marketing centres. It purchased cloth worth Rs. 31·17 lakhs, and sold cloth worth Rs. 31·56 lakhs through its sale depots and emporia. It sold raw material to its members societies worth Rs. 5·74 lakhs during the year 1958–59.

826 primary weavers cooperative societies in Andhra Pradesh had about 2·58 lakhs of looms against 4·5 lakhs of looms in the State. During the year their production and sale of cloth amounted to Rs 527·62 lakhs and Rs. 567·49 lakhs respectively. With the assistance provided under Cess Fund schemes, intensive efforts are being made to expand the weavers' cooperative movement and to develop production and marketing of hand-loom cloth.

The Andhra Co-operative Spinning Mills, Guntakal with a spindlage of 16,500 produced 2,297 bales of 20s yarn during the year under [illegible] Spinning Mills which was regis- [illegible] to construct the buildings [illegible] finer counts of yarn. [illegible] at Hyderabad is taking [illegible] by purchasing [illegible] The mill is ex- [illegible] Spinning Mills [illegible]

Co-operatives have been organised for the welfare of Harijans, backward communities and hill tribes. There were 2,633 societies of all types of Harijans and backward communities They have been working for some years and have been subject to all limitation natural in this field of endeavour of some service to them. They had on their rolls 2·68 lakhs of members.

In order to ameliorate the conditions of hill tribes and to promote their economic well being special co-operative societies were started in agency areas. There were on the 30th June 1959, 8 agency produce marketing societies, 4 stores, 10 land colonisation societies, 3 forest coupe societies and 4 other types of societies. The main activities of these are to supply at reasonable prices, domestic requirements of members, to purchase from them, at reasonable prices minor forest produce gathered by them and to market it to best advantage.

The Andhra Scheduled Tribes Co-operative Finance and Development Corporation continued to play a vital role in the economic development of tribals and details regarding its working and the measures taken by it to ameliorate the conditions of the tribals are detailed in part B (Chapter V).

In the Telangana area the Director of Social Welfare is incharge of the development schemes relating to agency and hill tribes.

8. Co-operative Housing.

The population has been growing rapidly year after year especially in urban areas and the provision of housing facilities has not been keeping pace with the increasing demand. To relieve shortage in housing facilities, co-operative enterprise has been playing its part for over three decades. There were 133 and 96 housing societies in Andhra and Telangana areas respectively. The progress made by co-operative housing societies in the State is encouraging During the financial year 1958-59 the societies in Andhra region disbursed to their members Government loans amounting to Rs. 32.27 lakhs under the Low Income Group Housing scheme. The societies in Telangana area disbursed to their members, Government loans amounting to Rs 16.71 lakhs as against Rs. 12·32 lakhs in the previous year. Under Rural Housing, a sum of Rs. 0.30 lakhs was disbursed towards committed expenditure under the scheme. Sanction of new loans was stopped under this scheme in view of the implementation of the Village Housing Project Scheme.

9. Prohibition (Amelioration).

In Andhra, where there is prohibition, amelioration work continued to be carried out by the Department with special emphasis on the resettlement and economic improvements of ex-tappers. The chief type of co-operatives organised to ameliorate their condition was palm [illegible] societies. In addition to manufac- [illegible] products like palm sugar, the [illegible] the end of the year under report, [illegible] co-operative societies in

Andhra area of which 449 societies were permitted to sell neera as beverage. They had 79,003 members on rolls with a paid up share capitial of Rs 2.73 lakhs. They sold palm jaggery and other allied products valued at Rs. 7.29 lakhs and neera worth Rs. 14.44 lakhs. The year witnessed the starting of the Andhra Pradesh State Palm Gur Co-operative Federation Ltd., at Nidadavolu. It is hoped that this society will coordinate the activities of the palm jaggery co-operative societies and execute palm gur development schemes with the financial assistance made available by the Khadi and Village Industries Commission. The Federation opened a palm gur training Institute at Masulipatnam and it is giving training to the candiates deputed by the palm jaggery and neera societies in the improved techniques of the industry.

10. Role of Co-operatives in the Community Project Community Development and National Extention Service Blocks.

(i) *General*:—Co-operatives continued to play an important role in the Community Development. 259 blocks in different stages were in operation in the State at the end of the year. The percentages of coverage of villages and population by co-operatives in the blocks were 82 and 45 as on the 30th June '59 as against 69 and 21.6 per cent respctively for the entire State. The loans issued by the primary agricultural credit societies during the year amounted to Rs. 634.9 lakhs as against a total loan of Rs. 17.50 crores issued by all the primary agricultural credit co-operative societies in the State. Detailed particulars in respect of coverage of villages, coverage of population and issue of loans in Andhra and Telengana areas are given in Chapter XII. The progress of co-operative activities in the block areas, has been encouraging.

(ii) *The advent of Panchayati Raj and the inauguration of Adhoc Panchayat Samithis on 1st July 1958, had an impact on co-operative activities*:—The Samithis with peoples representatives as members, began to take active interest in the promotion of co-operative activities and Government have ordered that the samithis should be fully and effectively associated in matters relating to organisation of new co-operative societies, distribution of fertilisers and grant of financial assistance by the Government for developmental activities under the plan.

(iii) *Progress of scheme for channelling of institutional credit through one agency*:—The scheme of channelling all short term credit through the co-operatives in six select blocks in Andhra area which was introduced during the last year was continued during the year under report. The co-operative Central Bank and the Primary societies in the area were able to meet the requirements of agriculturists from their normal resources. Co-operatives have acquitted themselves well in providing adequate finance to agriculturists. Against total loans of Rs. 63.47 lakhs issued by the Government Departments and co-operative societies during the year 1957-58 in the six selected blocks, the primary agricultural credit societies alone issued loans to the tune of Rs. 122.29 during the period from 1st May 1959 to 30th June 1959. Proposals are under consideration for extension of the scheme to the remaining 5 districts in Andhra area at the rate of one block in each district as an experimental measure for a period of three years.

The criticism of a few that in respect of co-operative credit there is need to provide share capital and security which are absent in Government finance might be there. But the State cannot continue to lead

money through its executive departments. Institutional credit is much more desirable for a proper choice of borrowers, assessment of needs, supervision of the use of loans, followed up by sale of produce and timely recovery, an appropriate people's institution has to be utilised. Co-operatives constitute the only appropriate type of institution and there is no alternative to it.

11. Role of Co-operation in the Second Five Year Plan.

The third year of the Second Five Year-Plan came to a close during the period under report. The targets set out for achievement under various co-operative schemes were achieved in most cases.

The tempo of progress of co-operative development schemes increased considerably during the year under report i.e., 1958–59 and received further momentum in 1959–60 with supplementary scheme drawn up in pursuance of the National Development Council's resolution (November 1958) on Co-operative policy. The programme drawn up for the year 1958–59 was of the order of Rs. 133·92 lakhs, of which a sum of Rs. 122·52 lakhs was actually utilised. The details of the scheme implemented are furnished elsewhere in this report.

12. State Co-operative Advisory Council.

The Andhra Pradesh State Co-operative Advisory Council met thrice during the year under the Chairmanship of the Minister for Co-operation and Housing. At its Second meeting held on 12th August 1958, the council recommended amendments to section 9 of the Madras Land Mortgage Bank Act (Act X of 1934) Section 30 (3) of the Madras Co-operative Societies Act, (Act VI of 1932) and an amendment to Section 60 (1) of the Hyderabad Land Mortgage Banks Act 1939 (Fasli). Amendment to Section 9 of the Madras Land Mortgage Banks Act is intended to empower the Registrar to proceed for the attachment and sale of moveables of defaulters for the recovery of overdue instalments of loans in addition to the destraint and sale of the produce on the hypotheca. The amendment to Section 30 (3) of the Madras Co-operative Societies Act is intended to exempt the office bearers of housing co-operative societies from appearing in person or by agent at the time of registration of instruments executed by them in their official capacity. The amendment to Section 60 (*i*) of the Hyderabad Co-operative Societies Act is intended to contain a provision that the mortgage executed by the members of the primary land mortgage co-operative societies automatically vest in the Hyderabad Central Co-operative Land Mortgage Bank on the model of Section 31 of the Madras Land Mortgage Bank Act. Further the council appointed two Sub-Committees one to examine the integrated co-operative societies Bill, placed before the council for opinion and the proposals for revision of audit fees and another Sub-Committe to consider measures for the promotion of fishermen co-operative societies. After going through the draft co-operative societies bill, clause by clause along with the co-operative societies Act of other States and the Madras and Hyderabad Co-operative Societies Acts, the Sub-Committee made certain suggestions for suitable modifications to the draft co-operative societies bill. The Sub-Committee suggested to the Advisory Council, that the revision of audit fees might be taken up after the Madras and Hyderabad Co-operative Societies Acts are integrated and an integrated Act is passed. The Sub-Committee for fisheries among others, recommended to the

council the formation of one apex organisation for fishermen. The reports of the Sub-Committees came up for consideration at the Third meeting of the Advisory Council held on 6th March 1959 and the council recommended the report of the Sub-Committee on draft co-operative societies bill and audit for consideration of Government The council while accepting the suggestions of the Sub-Committee on fisheries, the formation of a co-operative apex organisation referred the report back to the Sub-Committee with a direction to examine in detail the nature and function of the proposed apex society and make detail suggestions to the council. The next meeting of the Advisory Council i.e, the fourth meeting was held on 4th May 1959. At this meeting the members discussed the scope and functions of service co-operative societies to be promoted in Andhra Pradesh

13 Administration

The following Officers held the posts of Registrar, Additional Registrar and Joint Registrars during the year under report —

Post held.	*Name of the officer.*	*Period of charge.*	
		From	*To*
Registrar ..	Sri G Viswanatham Chetty	1-7-58	30-6-1959
Additional Registrar.	Sri R V. Madhusudan Rao, I A S	1-7-58	31-8-1958
	Sri Humayun Yar Khan, I A.S	1-9-58	26-3-1959
	Sri E.V Ram Reddi, I A.S.	27-3-58	30-6-1959
Joint Registrar I	Sri G. Chandrasekharam .	1-7-58	15-8-1958
	Sri U V Gopal Rāo ..	16-8-58	31-10-1958
	Sri G Chandrasekharam was on leave from	16-8-58	31-10-1958
Director of Handlooms and Joint Registrar.	Sri G. Chandrasekharam .	1-11-58	3`-6-1959
	Sri C Joseph Reddy	1-7-58	28-9-1958
	Sri U.V. Gopal Rao (Additional charge).	29-9-58	1-11-1958
	Sri U V Gopal Rao (Full charge).	2-11-58	6-11-1958
	Sri C. Joseph Reddy .	7-11-58	30-6-1959

(Sri C. Joseph Reddi was deputed for orientation training at the Central Institute for Study and Research on Community Development at Massorie from 30th September 1958 to 6th November 1958).

Post held.	*Name of the Officer.*	*Period of charge.*	
		From	*To*
[illegible] Regist-	Sri R. Gajapathy Naidu ..	1-7-1958	25-6-1959
[illegible]	[illegible] was deputed to work as Business Manager [illegible]	[illegible]	[illegible]

PART 'A'

CHAPTER II.

Co-operative Education and Training.

1. (*a*) *Co-operative Education Training and Propaganda*:—Co-operative Education, Training and Propaganda have long been recognised as essential requisites for promoting the healthy growth and sound development of the Co-operative Movement Co-operative Education improves the quality of membership, raises the professional efficiency of employees, betters the performance of societies and aids development of the movement on sound lines Well informed membership in a democratic organisation apart from vigilence, is the bed rock of security to the movement and its proper administration and development. Co-operatives have been assigned a vital role in our developing economy and Co-operative expansion on a large scale has been programmed under the Second Five-Year Plan. For the effective implementation of schemes of Co-operative development also, adequate, well trained and competent personnel is essential. The Committee of Direction of the All India Rural Credit Survey observed "on few things will the success of the integrated scheme of rural credit depend so much as on finding the right men and giving them the right training".

It is clear, therefore, that the Department and the other agencies concerned should give increasing attention to this subject.

(*b*) *Central Committee for Co-operative Training and Education*:—The Central Committee constituted by the Reserve Bank of India and the Government of India in 1954 continued to formulate plans, organise and direct arrangements for the training of Official and Non-Official Co-operative Subordinate personnel at all levels.

(*c*) *In Service Training Programmes*:—(i) Training of personnel in Co-operative Marketing: Upto 30-6-1958 Departmental staff consisting of One Deputy Registrar, 4 Co-operative Sub-Registrars, 14 Senior Inspectors and one non-official employee of intermediate grade had undergone training in Co-operative Marketing at the Co-operative Training College, Poona From 1957-58 onwards the Regional Co-operative Training Centre, Madras had also been conducting these special training classes, and candidates from this State are being deputed to the Madras Training Centre. At this Centre, two Sessions of the course each for a period of 4 months (two months theory and two months practical) were conducted during the year 1958—59. Official personnel consisting of 2 Co-operative Sub-Registrars, 18 Senior Inspectors of Andhra and 6 Senior Inspectors of Telangana and 5 employees of societies of Telangana and 5 employees of societies of Intermediate grade underwent training during the year under report. At the end of the year 2 Co-operative Sub-Registrars and 4 Senior Inspectors of Andhra and 5 Senior Inspectors of Telangana besides one non-official employee of a Co-operative Marketing Society were undergoing training in this course at the Regional Co-operative Training Centre, Madras. The Reserve Bank of India met the expenditure towards travelling allowance to the trainees and paid them stipends during the period of their training which was an addition to their usual pay and allowances.

(ii) *Training of personnel in Co-operative Land Mortgage Banking*:—The Regional Co-operative Training Centre at Madras run by the Reserve Bank of India, continued to provide a short-term course of training in "Co-operative Land Mortgage Banking". The period of training is four months (one month theory and 3 months practical).

Upto the beginning of the year, 16 Co-operative Sub-Registrars and the non-official employee of primary Land Mortagage Bank from Andhra and 6 Senior Inspectors from Telangana underwent the course of training. During the year 1958—59 six Co-operative Sub-Registrars from Andhra and 6 Senior Inspectors from Telangana and one non-official candidate underwent this training. At the end of the year, 3 Co-operative Sub-Registrars and 3 Senior Inspectors of Telangana were undergoing the Training at Madras. The Reserve Bank of India pays the candidates' stipends and meets their travelling allowance.

(iii) *Training of Intermediate personnel*:—The Reserve Bank of India continued to conduct the training classes for the intermediate category personnel at the Regional Co-operative Training Centre, Madras. Till the beginning of the year, one Deputy Registrar and 4 Co-operative Sub-Registrars of Andhra and 3 Assistant Registrars and one Senior Inspector of Telangana underwent this course of training. During the year under report 8 non-official employees of Co-operative Societies coming under the intermediate category were deputed for this training and they also completed the course.

(iv) *Training of Block Level Co-operative Officers*:—The Reserve Bank of India and the Government of India are jointly running a separate Regional Training Centre at Tirupathi for Block Level Co-operative Officers working as Extension Officers (Co-operation) in National Extension Service Blocks in Andhra Pradesh and Madras States. 93 Extension Officers (Co-operation) working in Andhra area were given training for 3 1/2 months at Tirupathi.

(v) *Senior Officers' course at the Co-operative Training College, Poona*:—A batch of two Deputy Registrars and one non-official employee of a Co-operative Central Bank have been deputed for training in the Senior Officers' Training Course at the All India Co-operative Training College, Poona. The three candidates were under training at the close of the year 1958-59.

(vi) *Official subordinate personnel*:—The Central Co-operative Institute which is run under Departmental supervision and control, continued to function at Tirupathi till 22nd February 1958, when it was shifted to Hyderabad the capital of the Andhra Pradesh. It provides training to Junior Official subordinate personnel, *viz.*, Senior Inspectors and Junior Inspectors directly recruited by the Andhra Pradesh Public Service Commission. The period of training is 12 months—8 months theoretical and 4 months practical. The subjects taught in this Institute are Co-operation, Banking, Co-operative Andhra Bank, Management and Secretarial [illegible]

for training in the Institute. The Andhra Pradesh Public Service Commission recruited 689 candidates for appointment as Junior Inspectors in the Department. As there was no accommodation at the Central Co-operative Institute for all these candidates some candidates were deputed for training at the Ramadoss Co-operative Training Institute. Rajahmundry and the Co-operative Training Collage, Hyderabad. The details of candidates deputed for training and the number of candidates, who joined the training in these three institutes were as follows:—

	Deputed	*Joined*
Central Co-operative Institute ..	317	266
Ramdoss Co-operative Training Institute.	202	168
Co-operative Training College ..	170	127
	689	561

Separate units were started at the Ramadoss Co-operative Training Institute Rajahmundry and the Co-operative Training College, Hyderabad with necessary additional teaching and office staff for running the training classes for the Junior Inspectors in the three institutes. Out of 561 candidates who joined the training centre, 26 candidates were exempted from undergoing training as they had already undergone training in the Supervisors Course at one of the Co-operative Institutes at Rajahmundry and Anantapur and they have been posted to regular duty in Deputy Registrar's circles. 38 candidates left the institutes by tendering resignations for their jobs. Thus 497 candidates (Junior Inspectors) (Central Co-operative Institute–241, Ramadoss Co-operative Training Institute-146 and Co-operative Training College, Hyderabad-110) were regularly undergoing training in the three institutes. The teaching staff in the Central Co-operative Institute, Hyderabad consisted of one Deputy Registrar-Principal, 2 Deputy Registrars-Lecturers and 5 Co-operative Sub Registrars-Lecturers for the training of 160 Senior Inspectors and one Deputy Registrar-additional Principal, two Deputy Registrars-Lecturers and eight Co-operative Sub-Registrars-Lecturers for the training of 260 Junior Inspectors

(*ii*) *Examinations*:—Departmental examinations were conducted in Co-operation, Auditing, Banking and of Book-keeping twice during the year 1957–58. The results of these examinations are given below:—

	Number of candidates			
	Who appeared for the examinations held in		*Who passed in the examination held in*	
	December 1957.	*June* 1958.	*December* 1957.	*June* 1958.
Co-operation ..	101	56	68	25
Auditing ..	138	106	68	31
Banking ..	56	48	43	32
Book-keeping ..	61	52	31	41
	356	262	210	129

Refresher classes for Departmental Inspectors were held as usual for seven days in each Deputy Registrar's circles by Deputy Registrars in Andhra area during the months of March and April 1959.

(*e*) *Training of Non official subordinate personnel*:—For the training of non-official subordinate personnel, there were two training institutes catering to the needs of Andhra area. The Rayalaseema Co-operative Training Institute, Anantapur and the Ramadoss Co-operative Training Institute, Rajamundry and one institute for the Telangana region the Co-operative Training College, Hyderabad. As usual, the two Institutes in Andhra area conducted the long-term course for Supervisors and others, commencing from July 1957. The examination for the trainees in the Anantapur and Rajahmundry institutes was conducted by the Andhra State Co-operative Union, Rajahmundry as its by laws provide for holding of the examinations and issuing of certificates. In the Anantapur Institute, one Deputy Registrar and six Co-operative Sub-Registrars were working as Principal and Lecturers respectively, while one Deputy Registrar and eight Co-operative Sub-Registrars were working as Principal and Lecturers in Rajahmundry institute at the end of the year 1957–58. In the Co-operative Training College, Hyderabad, one Deputy Registrar was working as Principal and 3 Co-operative Sub-Registrars were working as Lecturers as on 30th June 1959.

During the year four hundred and ninety six candidates were given training in these three institutes. Four hundred and eighty-four candidates were admitted for training for the year 1959–60 sessions commenced from 1st July 1959 in the institutes at Anantapur and Rajahmundry from 1st August 1959 in the Co-operative Training College, Hyderabad.

(*f*) *Training Schemes*:—The scheme drawn up to co-ordinate effectively the theoritical and practical courses of training and to ensure a better knowledge of the subjects taught to the trainees by interspersing the practical training with theory as detailed below, is being implemented in the four training institutes in the state:—

Official subordinate personnel:—

Central Co-operative Institute, Hyderabad-Deccan.

	months
Theory course	8
Practical course	4

Practical training to be interspersed with the theory as follows:—

	months
(a) Theory	4
(b) Practical training	1½
(c) Theory	3
(d) Practical training	2½
(e) Theory	1

Non-Official subordinate personnel:—Co-operative Institutes at Rajahmundry and Anantapur and Co-operative Training College at Hyderabad-Deccan.

		months
Theory course	.. ..	8
Practical training	.. .	3
		11

Practical training to be interspersed with theory as follows:—

		months
(a) Theory course	..	4
(b) Practical training	..	1
(c) Theory course	..	3
(d) Practical training	..	2
(e) Theory course	..	1
		11

(*g*) *Central Assistance to the Co-operative Training*:—According to the principles laid down by the Central Committee for Co-operative training constituted by the Reserve Bank of India and the Government of India, Central Government are sharing a portion of expenditure incurred by the State Government in running the Co-operative Training Institutes. During the year Government of India sanctioned Rs. 1.43 lakhs towards their share of expenditure on the training scheme.

(*h*) *Training of Panchayatdars and Members of Co-operative Societies*:—It has been recognised that members and office-bearers of Co-operative Societies should be educated in the Principles and Practice of Co-operation in order to increase their operational efficiency in their respective spheres of activity. The expansion of Co-operative movement in the second five-year plan period can be successfully implemented only if the persons in-charge of Co-operatives are equipped with a good knowledge of the working of societies in all aspects. With this end in view, a scheme for training of panchayatdars of Co-operative societies was drawn up and submitted to Government for approval in 1954-55. Subsequently, Government have approved a Pilot scheme for the training of members, panchayatdars, presidents and secretaries of societies, in four select districts in the State *viz.*, Nizamabad, West Godavari, Kurnool and Cuddapah districts. For the implementation of this scheme, Government have sanctioned a Co-operative Sub-Registrar to work as Co-operative Development Officer and 3 Senior Inspectors in Andhra scale of pay and one Junior Inspector in Andhra scale of pay and one Junior Inspector in the existing Hyderabad scale of Rs. 54-81 to work as Instructors. This staff was continued up to January 1959. Government accepted my proposals for the extension of the scheme to all the remaining 16 districts in the State in October 1958 and sanctioned 11 posts of Co-operative Sub-Registrars instructors for Andhra and 9 posts of Senior

Inspectors Instructors for Telangana and upgraded the post of Co-operative Sub-Registrar Development Officer to that of a Deputy Registrar-Development Officer. The posts have been filled up in the months of February and March 1959 retrenching the existing posts of one Co-operative Sub-Registrar Development Officer, 3 Senior Inspector Instructors of Andhra and one Junior Inspector-Instructor of Telangana. All the 18 untrained instructors have been deputed for basic training conducted by the All India Co-operative Union New Delhi for a period of 2 months. They completed their training and joined their posts only in May 1959 They were engaged in the selection of blocks in which the scheme is to be implemented. The cost of the staff is being reimbursed by the Government of India This scheme has been jointly sponsored by the Govenment of India and the All India Co-operative Union and is being run under the auspices of the Andhra State Co-operative Union Ltd., Rajahmundry. 17 Office-bearers, 354 Managing Committee members, 4542 non-members of co-operative societies in four districts were trained under the scheme upto 30th June 1958. During the year under report 44 office-bearers, 298 panchayatdars and 7256 members of Co-operative Societies besides, 3145 prospective members of Co-operative Societies were given training in the principles and practice of Co-operation in the 4 select districts.

(i) *Employment of Trained Candidates.*—Candidates who are employees of Co-operative Institutions are deputed for training so that they may improve their operational efficiency. Institutions also sponsor candidates for training with a view to employ them after training. The Andhra State Co-operative Union Rajahmundry, the Hyderabad Central Co-operative Union, Hyderabad and the Co-operative Training College, Hyderabad communicated the lists of trained candidates to the Central Banks and other big co-operative institutions in the State, with a request to provide them employment whenever vacancies arise. The lists of trained candidates were also published, in the monthly journals 'Sahakaram' and 'Sahakara Samacharam' and the Hyderabad Journal of Co-operation' published by the Andhra State Co-operative Union and the Hyderabad Central Co-operative Union respectively. The local Deputy Registrars were also asked to see that the societies employ the trained persons as supervisors, Accountants and Clerks etc. It is hoped that with the tempo of co-operative expansion that is currently taking place in the context of second five-year plan all the trained personnel will steadily be absorbed in the movement and that there will be further demand for trained personnel.

(ii) *Propaganda:*—The strength and expansion of the Co-operative movement depends on the effectiveness of the publicity and propaganda aimed at spreading co-operative ideals among the various sections of the public. The premier co-operative institutions in the State to propagate the principles of co-operation and to serve as exponents of the views of the Co-operators are the Andhra State Co-operative Union Limited, Rajahmundry and the Hyderabad Central Co-operative Union, Hyderabad.

15 Central Co-operative Banks, 1,050 Primary Societies 12 individuals at the end of the year 1958–59. Its paid up share capital amounts to Rs. 23,866 It derives income through subscriptions from affiliated societies, contributions from big co-operative Institutions such as State Co-operative Bank, Central Co-operative Banks, district Co-operative Marketing Societies etc.

The Union is running a printing press. During the year, the Union undertook printing, binding and other connected work for the benefit of Co-operative Institutions and executed works amounting to Rs. 25,460/–

The Union publishes a monthly "Sahakaramu" in Telugu which provides the public with useful and current information on co-operation.

The Hyderabad Central Co-operative Union Limited Hyderabad, confined its area of operations to the nine Telangana districts of the State. It had 7,966 Societies and 67 individulas as its members. It publishes two monthly Journals "Sahakara Samacharamu" in Telugu and "The Hyderabad Co-operative Journal" in English, in which it provides the public with useful current information on co-operation.

The Hyderabad Central Co-operative Union undertook in the year 1956 the construction of a building for the Co-operativeTraining College, Hyderabad. which imparts training to non-official employees of Co-operative Societies and those seeking employment in societies with a subsidy of rupees one lakh sanctioned by Government of the former Hyderabad State. The construction of the building was completed in the year 1958. The Co-operative Training College, Hyderabad is located in this new building since then.

Talks on co-operation and allied subjects were broadcast through the All India Radio by the Officers of the Department. During the year 1958–59 two talks were broadcast in Telugu through the All India Radio on the following subjects:—

(1) Co-operative Marketing Societies.

(2) Needs and problems of Handloom Industry.

(*iii*) *Celebration of All India Co-operative Week*:— The All India Co-operative Union decided as usual to celebrate the "Co-operative Week" through out the country in the first week of November 1958. The Andhra State Co-operative Union Limited, Rajahmundry and the Hyderabad Central Co-operative Union Limited, Hyderabad arranged for the celebration of the Week in all important places in the Andhra and Telangana regions of the State, respectively. Government were [illegible] a grant of Rs. 1,500/– to the Andhra State

Co-operative Union Limited, Rajahmundry and Rs. 2,000/- to the Hyderabad Central Co-operative Union Limited, Hyderabad to meet the expenditure incidental to the Celebration of this week.

The propaganda unit of this department with necessary audiovisual and other equipment, visited villages in the Telangana and Andhra regions of the State for promoting public Co-operation and participation in the successful implementation of the several schemes under the second Five-Year Plan in general and Co-operative schemes in particular. The unit participated in various 'Jatras, Melas' and other important gatherings.

CHAPTER III.

(ADMINISTRATION).

1. Organisation of the Department.

The distribution of posts in the Department were as follows:

(*a*) *Gazetted*

Registrar	1
Additional Registrar	1
Joint Registrars including Director of Hand-looms.	3
Personal Assistant to Registrar	1
Special Deputy Registrars in the Head Office	11
Deputy Registrars in-charge of circles	36
Deputy Registrars-Principals and lecturers	7
Special Deputy Registrars for Land Mortgage Banks.	3
Deputy Registrars for Sugar Factories	4
Dairy Development Officer	1
Deputy Director of Agriculture (Marketing)	1
Assistant Engineer (Housing)	1

(*b*) *Non-Gazetted.*

Co-operative Sub-Registrars	256
Senior Inspectors	785
Junior Inspectors	699
Dairy Assistants	13
Deputy Palmgur Organisor	1
Woolen Designer	1
First Grade clerks	3
Second Grade clerks including Accountant	8
Lower Division Clerks including III grade clerks.	228
Stenos and Typists	120
Photographer	1
Marketing Assistant	1
Assistant Demonstrator	1
Public Works Department Supervisors	2
Supervisors of Co-operative Societies	155
Propagandists	3
Sheraff	1
Forester	1
Forest Ranger	1

There were 36 Deputy Registrars circles in the 20 districts of the State at the end of the year. During the year 1959–60, 6 districts in Telangana area were divided each into two Deputy Registrar circles while in two Districts in Andhra area namely Srikakulam and Nellore districts, a thrid Deputy Registrar's circle was created in each district. This measure is intended to limit the jurisdiction of the circle officers to a manageable size. As on date there are 44 Deputy Registrars circles in the State.

(*b*) *Recruitment to the Co-operative Department.*

During the year, the Andhra Pradesh Service Commission selected one Deputy Registrar, 160 Senior Inspectors and 589 Junior Inspectors for appointment in the Department.

2. Audit.

(*a*) *Progress in Andhra.*

During the year 1958–59, audit of 11,496 societies had to be completed for the year ended 30th June 1958, exclusive of 52 societies whose period of audit was other than the Co-operative Year. The audit of all the societies in the first category except 35 societies was completed by 30th June, 1959. Attempts are however being made to complete the audit of all these societies.

The audit of 52 societies whose periods of closing their accounts was different from the Co-operative Year was also completed during the year.

The audit of the Andhra State Co-operative Bank for the year 1957–58 was conducted by Messrs Brahmaiah & Company, Chartered Accountants. This was the only Co-operative institution in the Andhra area which was audited by private auditors.

Audit Fees.

1,543 societies were liable to pay audit fees to Government under Rule XI of the Rules framed under the Madras Co-operative Societies Act (Act VI of 1932). A total amount of Rs. 1,34,904–23 was levied for the year 1957–58 out of which an amount of Rs. 42,389–49 had been collected by the end of 30th June 1959. Vigorous steps are being taken to collect the arrears.

Audit Fund.

As against a demand of Rs. 59,680–97 during the year 1957–58 to be collected under Audit Fund under Rule XII of the Rules framed under the Madras Co-operative Societies Act VI of 1932, an amount of Rs. 16,536–39 had been collected by the end of June 1959. Steps are being taken to collect the arrears.

Excluding the staff sanctioned under I. R. 127 the audit staff in Andhra area for the year 1957–58 consisted of 112 Senior Inspectors and 677 Junior Inspectors of whom 58 Senior Inspectors were for the Concurrent Audit of Societies liable to pay audit fees and the rest was for the audit of societies eligible for free audit.

Progrees in Telengana Area.

During the year 1958-59, the final audit of 9,141 societies, for the co-operative year ended 30th June 1958 had to be completed. The audit of some societies for two or more years had to be brought up-to-date. There was a staff of only 44 Senior Inspectors and 108 Junior Inspectors to audit the accounts of these societies at the begnining of the year. This was found to be quite inadqeuate in view of large number of societies to be audited. Government were pleased to sanction additional staff of 40 Senior Inspectors and 35 Junior Inspectors to bring the audit of societies in Telengana up-to-date during 1958-59. The total strength of audit staff in Telengana area at the end of the year was, 84 Senior Inspectors and 143 Junior Inspectors. The final audit of 6,605 societies upto the year 1957-58 had been completed during the period under report. All the additional posts sanctioned by the Government could not be filled up for want of suitable personnel. All possible steps are being taken to get the arrears of audit cleared which has accumulated mainly due to non-availability of the full compilment of staff sanctioned by the Government.

Apart from the Departmental staff, a panel of 15 Chartered Accountants and 13 Retired Officers of the Co-operative Department was approved to audit the accounts of societies like Weavers Co-operative Societies, industrial Co-operatives and other institutions.

Audit Fees:

In Telengana area, a sum of Rs. 3,04,896-42 was due under audit fees from 1947-48 on (-) wards. Of this, a sum of Rs. 75,386-84 was collected upto the end of the period under report leaving a balance of Rs. 2,29,509-58 in arrears at the end of the year. Steps are being taken to collect the entire arrears under audit fees.

3. Execution.

The following statement indicates the receipt and disposal of execution petitions filed by the Co-operative Societies:

	Number of execution petitions.		*Amount involved.*	
	ANDHRA.	TELANGANA.	ANDHRA.	TELANGANA.
			(RUPEES IN LAKHS).	
1. Execution petitions pending at the beginning of the year.	10,731	2,450	76·09	15·33
2. Execution petitions received during the year.	15,201	720	45·31	6·14
3. Execution petitions finally disposed of during the year.	8,197	332	36·28	1·34
4. Execution petitions withdrawn.	2,801	..	6·23	..
5. Execution petitions pending at the end of the year.	14,934	2,838	78·89	20·13

Of the amount of Rs. 37·62 lakhs involved in the Execution petitions disposed of, an amount of Rs. 31·97 lakhs was realised in cash without sale of properties, Rs. 4·29 lakhs by sale of properties to persons other than the decree holders and Rs. 1·36 lakhs by sale of properties to decree holders.

The execution work in the Co-operative Department is attended to by the departmental staff consisting of Sale Officers and Territorial Inspectors who are of the grade of Junior Inspectors. To see to the speedy disposal of execution petitions, a few central banks and urban banks generally take special staff for execution work under F.R. 127 and pay their entire cost.

4. Arbitration.

The progress in the disposal of arbitration references in the State during the year was as follows:

	1958—59	
	ANDHRA.	TELANGANA.
1. References pending at the beginning of the year.	7,615	1,701
2. References taken on file during the year.	16,826	1,569
3. References disposed of during the year.	16,639	1,417
4. References pending at the end of the year.	7,802	1,853

Out of 9,655 references, 2,698 references were pending for over one year.

In Andhra, the services of non-official honorary arbitrators continued to be utilised for disposal of arbitration references. They disposed of 811 references during the year under report.

Sixty-two revision petitions were pending disposal at the beginning of the year. 38 Revision petitions were received, during the year and 21 were disposed of leaving 79 petitions pending at the end of the year. The disposal of the references has been expedited during the current year.

5. Supersession.

At the begining of the year there were 51 societies und supersession in Andhra Pradesh. During the year under report the Managing Committees of 18 Co-operative Institutions were superseded, and normal managements was restored in respect of 12 societies. The registration of two societies was cancelled. Thus as on 30th June 1959 the number of societies under supersession was 55. These 55 societies consisted of the following types:—

Three District Co-operative Central Banks, eight weavers societies, eight urban banks, seven building societies, 4 Milk supply unions and societies, 8 primary marketing societies, 2 Public Agricultural Co-operative Associations, 5 Credit Societies, one large sized co-operative

society, one Co-operative Union, one Apex Institution i.e., Hyderabad Agricultural Co operative Association, two land colonisation societies, one labour contract Co-operative soceity, two consumers stores, one primary land mortgage bank and one Co-operative Motor Transport Society.

6. Liquidation.

There were 1,797 societies under liquidation in Andhra Pradesh, i.e., 1,010 societies in Andhra 787 societies in Telangana at the begining of the year. During the year, the registration of 315 and 73 societies in Andhra and Telangana respectively i.e., in all 388 in Andhra Pradesh was cancelled, the affairs of 219 and 48 societies were finally closed leaving 1,106 and 812 societies in Andhra and Telangana respectively under liquidation at the end of the year. Out of 1,918 societies under liquidation, 810 societies were primary agricultural credit societies, 519 non-agricultural credit societies and 589 non-credit societies The liquidation of large number of primary agriculture credit societies was due to their merger for the formation of large sized societies. A sum of Rs. 5·83 lakhs was collected while liabilities to a tune of Rs. 5·72 lakhs were paid off during the year under report.

Total assets pending realisation in all the societies under liquidation amounted to Rs. 85·52 lakhs while the total amount of liabilities to be discharged at the end of the year amounted to Rs. 112·08 lakhs. Detailed particulars relating to liquidated societies is given in table No. 42.

7. Criminal Prosecutions.

At the beginning of the year 1958-59, there were 158 cases pending disposal in Andhra and 20 cases in the Telangana areas. 38 cases were filed with the Police for investigation during the year as against 34 cases filed in the previous year.

The cases related to the following types of societies.

	Number of Cases Launched.	
	ANDHRA	TELENGANA
1. Rural Credit Societies	11	..
2. Primary Weavers Co-operative Societies.	5	..
3. Milk Supply Societies and Unions.	4	..
4. Other types of Societies ..	16	6
TOTAL: ..	36	6

The offences related to the misappropriation of funds and stocks by the office bearers and employees of Co-operative societies falling under the provisions of the Indian Penal Code.

At the end of the year, there were 180 cases in Andhra and 22 cases in Telangana pending with the Police and with the Criminal Courts. The amount involved in the cases in Andhra was 8.6 lakhs.

The special staff of 7 Co-operative Sub-Registrars sanctioned for the purpose of investigation and enquiry of suspected cases of prosecution in societies and for rendering assistance to the Public Prosecutors during the trial continued to work during the year in the districts of Chittoor, Kurnool, West Godavari, Krishna, Srikakulam, Guntur and East Godavari in Andhra area.

8. Acts and Rules.

In my previous report, I have referred to the preparation of the Draft Co-operative Societies Bill applicable for the entire State. The Draft Co-operative Societies Bill was placed before the Andhra Pradesh State Co-operative Advisory Council at its Second Meeting held on 17th November 1957. The Advisory Council appointed a seven-men Sub-Committee to examine the draft bill in detail The Sub-Committee examined and submitted its report to the Advisory Council on 5th March 1959. The Advisory Council recommended the report of the Sub-Committee to Government for consideration.

9. Deputation of Departmental Officers.

Two hundred and twenty departmental officers were working in Co-operative Societies and other institutions at the end of the year. The officers deputed belong to the following categories.

Category.	*F.R. 127.*	*Foreign Services.*
Joint Registrars	1	..
Deputy Registrars	6	7
Co-operative Sub-Registrars	26	26
Senior Inspectors	111	41
Junior Inspectors	1	..
TOTAL: ..	146	74

10. Grants-In-Aid.

A sum of Rs. 20·49 lakhs as against Rs. 53·09 lakhs was sanctioned both by Central and State Governments during the year.

11. Cost of working of the Department.

The cost of officers and staff employed from 1st April 1958 to 31st March 1959 is given below:

	AMOUNT RUPEES IN LAKHS.
1. Pay of the Registrar	0·15
2. Pay of Officers	2·95
3. Pay of Establishment	23·09
4. Allowances, contingencies and other charges	24·93
5. Dairy Development Scheme	0·78
6. Grants-in-aid	20·49

The revenues of the Department from Andhra and Telangana regions amounted to Rs. 3·92 lakhs. The percentage of the Departmental cost of the year to the working capital of the movements was [illegible]

PART-B.

CHAPTER I.

Co-operative Credit—Agricultural and non-Agricultural.

1. *Apex Co-operetive Banks*:—Two Co-operative Apex Banks are functioning in Andhra Pradesh from 1-11-1956 namely, the Andhra State Co-operative Bank Ltd., Vijayawada in Andhra area and the Hyderabad Co-operative Apex Bank Ltd., Hyderabad in Telengana area. The details of working of the banks are furnished hereunder separately for each bank.

1. *The Andhra State Co-operetive Bank*:—This is the sixth year of its working. The progress made by the bank from its inception is as follows:

Particulars.	*On the date of bifurcation from the Madras State Co-operative Bank.*	*On 30—6—58.*	*On 30—6—59.*
(1)	(2)	(3)	(4)
	RUPEES IN LAKHS.		
1. *Owned capital* :			
(*a*) Share capital ..	8·70	46·00	78·10
(*b*) Reserve Fund ..	23·02	28·00	30·00
(*c*) Other Reserves ..	1·14	7·05	10·12
Total ..	32·86	81·05	118·22
2. *Borrowings* :			
(i) (*a*) Deposits of all kinds except Reserve Fund Deposits of Central Banks.	15·70	84·60	97·16
(*b*) Reserve Fund Deposits of Central Banks.	20·48	30·95	33·16
(ii) Other borrowings ..	283·84	808·54	1010·11
Total (i and ii)	320·02	924·09	1140·43
3. Working capital ..	352·88	1,005·14	1,258·65

There was an all-round and steady improvement in the owned capital, deposit and working capital position of the Bank. During the year under report the Reserve Bank of India continued to extend credit facilities to the State Co-operative Bank against agricultural bills under section 17 (4) (c) and 17 (2) (a) of the Reserve Bank of India Act The total limits granted to Central Banks for rediscount of agricultural bills for the year under report was Rs 693 40 lakhs against which the bank drew Rs 660 95 lakhs as on 30-6-59. The Reserve Bank also granted a special credit limit of Rs. 150 lakhs to enable the State Co-operative Bank to meet the extra demands of central banks which have exhausted the limits obtained by them on their own signatures for agricultural purposes and this was fully availed of. Besides the rotative credit limit of Rs 15 lakhs sanctioned to the Andhra Hand-loom Weavers Co-operative Society Ltd, for commercial bill, the Reserve Bank had sanctioned a further credit limit of Rs 56 85 lakhs under section 17 (2) (b) of the Reserve Bank of India Act to be utilised for financing Weavers Co-operative Societies for their working capital requirements

Besides the above, the State Co-operative Bank also availed the finance provided by the Reserve Bank of India on Government guarantee to grant medium term loans to central banks The bank owned Rs 60 60 lakhs to the Reserve Bank of India on this account on 30-6-1959 A sum of Rs. 4 80 lakhs was due by the State Co-operative Bank to Government under Medium term loans on 30-6-59 out of the sum of Rs. 40 lakhs provided during the first five year plan period. The amount outstanding against central banks against these two medium term loan allotments was Rs. 67·20 lakhs.

In addition to the overdraft limit of Rs 29·50 lakhs sanctioned by the State Bank of India at Vizianwada and Madras on the security of Government Promisory Notes for normal business of the bank the State Bank of India, Madras sanctioned a cash credit limit of Rs 100 lakhs on Government guarantee to enable the State Co-operative Bank for financing purchase of distribution of chemical fertilizers in Andhra area. As the monopoly entrusted by the Government to Co-operatives in the State for distribution of chemical fertilizers continued during the year under report the Bank made good use of this finance provided by the state Bank of India. A sum of Rs. 25 08 lakhs was outstanding to the State Bank of India under this head on 30-6-59. Against this sum, the outstandings from Central Banks to the Andhra State Co-operative Bank were Rs 67·19 lakhs.

The Central Banks had drawn heavily from the bank during the year for financing primary agricultural credit societies for financing seasonal agricultural operations and marketing of crops The loan operations became so heavy during the year, that the Andhra State Co-operative Bank found it very difficult to manage with its existing borrowing power and it had to increase its authorised share capital from Rs. 50 to 100 lakhs and call for additional share capital from Central Banks. It had also to go in for additional State contribution to [illegible] of Rs. 9 lakhs towards its share and increase its maximum borrowing power. With this, the total share capital contribution [illegible] from Government amounted to Rs. 24 lakhs.

[illegible] of Rs. 10·10·11 lakhs [illegible]

A statement of loans issued to and amount collected from central Co-operative banks during the year purpose-wise is furnished below:—

Particulars.	*Balance as on 30th June 1958.*	*Disbursed during the year.*	*Collected during the year.*	*Balance as on 30th June 59.*
(1)	(2)	(3)	(4)	(5)
	AMOUNT RUPEES IN LAKSHS			
1. Primary Agricultural Credit Societies for Seasonal Agricultural Operations .	467·54	758 06	603·21	622·39
2. Medium term loans for Agriculture purposes .	69 26	34 62	36 68	67·20
3. Primary Co-operative Marketing and Loan and Sale Societies ..	186·92	305·25	232·25	259·22
4. Overdues from Central banks ..	2·87	..	..	1·90
5. Chemical manures ..	94·33	171·59	198·74	67·19
6. *Weavers Societies :*				
(i) Normal Business	0·67	..	0·19	0·48
(ii) Relief scheme ..	1 07	..	0 21	0 86
(iii) Cess fund ..	52·48	1·82	4·37	49·93
(iv) 17 (2) (bb) ..	..	21·03	3·11	17·92
(v) Woolen Industry	..	0·56	..	0·56

Besides the above mentioned loans, the central banks and a few other societies were given cash credit limits aggregating to Rs. 34·22 lakhs and Rs. 15 84 lakhs respectively as against Rs. 28·89 lakhs and Rs. 10 74 lakhs respectively at the end of the previous year. A sum of Rs. 9·51 lakhs and Rs. 11·15 lakhs were outstanding against central banks and other societies at the end of the year under cash credits.

The Andhra State Co-operative Bank continued to advances cess-fund loans at a nominal rate of 3/4% interest to central banks from out of the funds made available, interest free, to the bank by the Govern- [illegible] granted to

Andhra Hand-loom Weavers Co-operative Society Ltd , for purchase of yarn, the Reserve Bank of India discounted commercial bills to the xtent of Rs. 13 lakhs during the year. As on 30th June 59. Rs. 13 lakhs were due to the Reserve Bank of India under this head.

During the period under report the Andhra Handloom weavers Co-operative Society Ltd , continued to enjoy Credit limit of Rs 2 lakhs against their general assets with the bank. The Andhra Co-operative Spinning Mills Ltd , Guntakal was also given a loan of Rs. 10 lakhs on the security of Cotton besids an open loan of Rs. 5 lakhs and cridit limit of Rs. 10 lakhs against the general assets of the society The open loan was, however, paid off by the society before the end of the Co-operative year

During the year the bank had disbursed a subsidy of Rs. 60,000 to the Central banks in Andhra area for strengthening their outdoor staff and to help the central banks to meet their supervision expenses. The State Co-operative Bank continued the scheme of inspection of the Central Banks, stores, Weavers and Marketing Societies during the year under report The bank earned a net profit of Rs. 7.63 lakhs for the year 1958–59.

II. The Hyderabad Co-operative Apex Bank Limited.

From 1st November, 1956 the Hyderabad Co-operative Apex Bank Ltd., has been catering to the needs of the Central Banks in the 9 districts of the Telangana region of Andhra Pradesh The following table shows the progress made by the bank during the last two years.

	As on 30th June 1959.	*As on* 30th June 1958.
1. *Owned funds*:	RUPEES IN LAKHS.	
(*a*) Share capital.	38.62	24.37
(*b*) Reserve Fund.	1.53	1.53
(*c*) Other Reserves.	10.38	9.93
Total (*a*) (*b*) (*c*).	50.53	35.83
[illegible]		
[illegible] Reserve Fund [illegible]	104.01	98.72
[illegible] societies	1.94	1.07
[illegible]	[illegible]	180.31
[illegible]	[illegible]	280.10
[illegible]	[illegible]	[illegible]

The credit limit sanctioned to the Bank by the Reserve Bank of India on Government guarantee for financing seasonal agricultural operations and marketing of crops increased from Rs. 150 lakhs in 1958 to Rs. 300 lakhs in 1959. The Reserve Bank sanctioned a credit limit of Rs. 200 lakhs for the year 1958–59 originally. The Apex Bank had applied for an additional credit limit of Rs 100 lakhs during the year and by the time sanction of Reserve Bank was received for this additional Rs 100 lakhs and the limit was actually made available for being operated upon, it was practically the end of the year with the result that the entire limit of Rs 300 lakhs could not be utilised by the bank and the central banks could not collect the loan applications from the societies in time. The bank was also granted by the Reserve Bank short term loans to the extent of Rs. 6.83 lakhs on behalf of five co-operative central banks on Government guarantee for financing the production and marketing activities of Handloom weavers Co-operative Societies The total outstandings under both these heads stood a Rs 2.16 lakhs at the close of the year.

In January 1958, a medium term loan of Rs. 12 lakhs was also sanctioned by the Reserve Bank to the bank against guarantee of the State Government for financing the medium term agricultural purposes A sum of Rs 10.96 lakhs was outstanding at the end of the year under this head.

Against the above borrowings the banks issued loans to the tune of Rs. 245 03 lakhs during the year A statement showing the loans outstanding at the beginning of the year, advances made and repayment received during the year and amount outstanding at the end of the year is given below:—

Sl. No.	*Particulars*	*Held at the beginning of year.*	*Advanced during the the year.*	*Repaid during the year.*	*Balance outstanding at the end of the period 30th June 1959*
(1)	(2)	(3)	(4)	(5)	(6)
		AMOUNT RUPEES IN LAKHS.			
1.	*Short-term loans and overdrafts:*				
	(*a*) Co-operative Central Banks.	166.32	229.84	161.33	234.82
	(*b*) Primary Societies.	6.37	0 20	6.75	0 82
	(*c*) Individuals	2.01	2,63	3.06	1.58
2.	*Medium Term Loans:*				
	(*a*) Co-operative Central Banks.	1.20	11.82	1.72	11.29
	(*b*) Primary Societies.	[illegible]	[illegible]	0.14	1.17
	(*c*) Individuals	0.32	[illegible]	0.01	0.32
	[illegible]	[illegible]	[illegible]	[illegible]	0.02

(1)	(2)	(3)	(4)	(5)	(6)
3. *Long Term Loans*:					
	(*a*) Co operative Central Banks.	6.03	..	1.27	4.76
	(*b*) Primary Societies—	9.49	0.27	2.09	7.67
	(*c*) Individuals.	10.18	0.26	1.80	8.64
		203.25	245.03	177.18	271.10

Out of the total loans of Rs. 271.10 lakhs, a sum of Rs. 28.23 lakhs (including) overdrafts was overdue at the close of the year. Overdues from Co-operative Central Banks amounted to Rs. 11.83 lakhs.

The Bank had a branch at the Osmania University Campus, Adikmet, Hyderabad and it was working satisfactorily catering to the needs of the university staff, students and the general public of the locality as well.

The bank earned a net divisible profit of Rs. 2.84 lakhs for the year ended 30-6-1959.

Co-operative Central Banks.

A. Co-operative Central Banks in Andhra area:—The transactions of the 15 Co-operative Central Banks in Andhra area during the year compared with those of the previous years were as follows:

	On. 30th June 1959.	*On.* 30th June 1958.
1. *No. of members on rolls*:		
(i) Individuals.	1,936	1,868
(ii) Societies.	9.198	8,891
	AMOUNT RUPEES IN LAKHS.	
2. (a) Paid up share capital.	212.29	156.81
(b) Of which Government contribution.	52.00	23.00
3. Total Deposits held at end of the year.	521.98	522.51
4. Borrowings from the Andhra State Co-operative Bank Ltd., and State Bank of India, etc.	[illegible]	[illegible]
5. Reserve Fund.	[illegible]	[illegible]
6. Bad Debt reserve.	[illegible]	[illegible]
7. [illegible]	[illegible]	[illegible]
8. [illegible]	[illegible]	[illegible]

No. of members on rolls.	On 30th June 1959	On 30th June 1958
9. *Loans and cash credit issued during the year:*		
(i) Individuals.	31.88	31.13
(ii) Societies	2240 24	1983.00
10. *Loans outstanding against societies at the end of the year:*		
(i) Individuals.	15.41	15.46
(ii) Societies.	1601 55	1377 75
11. Net profit earned.	19 35	16 05

There has been an all round improvement in membership paid up share capital, working capital, loan transactions and profits of co-operative central banks.

(iii) *Deposits* —The following table gives the different kinds of deposits held by central banks as on the 30th June 1959.

Type of deposit.	AMOUT RUPLES IN LAKHS.
(i) Current deposits.	115.45
(ii) Savings deposits.	32.46
(iii) Fixed deposits.	268.99
(iv) Other deposits such as Reserve Fund of societies.	105 08
	521.98

The fixed deposits constitute about 50% of the deposits held by Central Banks

The deposits held by individuals and others on the one hand and Co-operative societies on the other in these banks as on the 30th June 1959 and as on the 30th June 1958 are given below:

	As on 30th June 1959.	*As on* 30th June 1958
	RUPEES IN LAKHS.	
(i) Individuals and institutions.	315.76	343 07
(ii) Co-operative Societies.	206.22	179.44

There has been a slight decline in the deposits held by individuals and institutions compared with the figures for the year 1957–58. This was due to the then prevailing tight money market conditions and the more attractive rates of interest offered by commercial banks on deposits.

The average deposit held by a central bank worked out to about [illegible] which the deposits held from individuals amounted to [illegible]

(*iii*) *Borrowings*:—The Reserve Bank of India continued to provide the bulk of finances required by central banks to meet the demands of primary agricultural credit societies and marketing societies for financing seasonal agricultural operations and marketing of crops through the Andhra State Co operative Bank Ltd, Vijayawada. The 15 Central Banks obtained a credit limit of Rs. 693 40 lakhs during the year as against Rs. 566·50 lakhs in the previous year Besides this the banks obtained cash credit limits to a tune of Rs 60 13 lakhs against trustee securities and Rs. 24 96 lakhs against Co-operative paper from the Andhra State Co-operative Bank and branches of the State Bank of India.

The borrowings under cash credit and loans are as follows:—

	Cash Credit	*Loans.*
	Rupees in lakhs.	
Drawn	1303·69	1306·55
Repaid	1308·68	1113·51
Outstanding as on 30th June 1959 ..	19·84	1072·60

The Kurnool District Co-operative Central Bank, Kurnool was the only bank which borrowed Rs. 60,000 from the Government being the amount earmarked by Government for issue of loans in the Kurnool block which was placed at its disposal under the scheme of channelling institutional credit through Co-operatives.

(*iv*) *Composition of Capital*:—The owned capital, borrowed capital and working capital of central banks in Andhra at the end of the year compared with the previous year were as follows:—

	As on 30-6-59.	*As on* 30-6-58.
	Rupees in lakhs.	
(i) Owned capital excluding State contribution to share Capital.	298·94	212·08
(ii) State contribution towards share capital.	52·00	23·00
(iii) Borrowed capital ..	1614·99	1426·95
[illegible] capital ..	1913·93	1662·03

[illegible] (i) represents 15·6% of the working [illegible] Government contri- [illegible]

Loan Issues by Central Co-operative Banks:—The following statement gives particulars of loans issued by the Co-operative Central Banks during the year classified according to the type of societies financed by them.

Particulars.	Loans			Cash Credits.			
	Short-term.	Medium term.	Total loans.	For issue of loans.	For other purposes.	Total Cash credit.	Grand total.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Amount of Rupees in lakhs.						
(i) Agricultural Credit ..	1093·25	49·93	1143·18	152 40	12 90	165·30	1308 48
(ii) District Co-operative Marketing Societies.	186·53	.	186·53	..	81·86	81·86	268·39
(iii) Primary Co-operative Marketing Societies.	205·34	..	205·34	146·42	20·83	167·25	372·59
(iv) Agricultural Non-credit.	22·90	..	22·90	..	39·27	39·27	62 17
(A) Total Agricultural (i to iv).	1508·02	49·93	1557·95	298·82	154·86	453·68	2011 63
(v) Co-operative Wholesale Stores.	..	..	..	..	..	..	..
(vi) Primary Consumer Stores.	1·70	..	1·70	..	8 05	8 05	9·75
(vii) Non-Agricultural Credit.	32·46	15·05	47·51	40·64	30·37	71·01	118·52
(viii) Weavers Co-operative Societies.	24·71	0·84	25·55	..	39 38	39·38	64·93
(ix) Other types ..	16·36	..	16·36	..	19·07	19 07	35·43
(B) Total: Non-Agricultural (v to ix).	75·23	15·89	91·12	40 64	96·87	137·51	228·63
A and B	1583·25	65·82	1649·07	339 46	251·73	591·19	2240·26

The period wise classification of loans and cash credits issued to agricultural credit, other agricultural societies and non-agricultural societies is given below.

	Short-term	Medium-term
	Rupees in lakhs.	
Agricultural Credit . ..	1258 55	49·93
Other Agricultural Societies .	703 15	.
Non Agricultural Societies .	212 74	15 89

A major portion of loans issued by Central Co-operative banks was for short-term purposes The proportion of short-term and medium term loans issued during the year was 34 1 as against 13 1 in the previous year. Due to the increasing demand for loan arising from the starting of more extension service blocks and introduction of various schemes for the improvement of agriculture, the loan transactions of agricultural and marketing societies recorded marked increase during the year. Central Banks have been sparing no efforts to meet the demand of affiliated societies for short-term and medium term loans to the maximum extent possible.

(iv) *Fluidity of funds*:—The position of cash resources, investment in Government and the Trustee securities and advances to the total borrowings as on the last day of the year were as follows:

	Amount Rs. in lakhs.	Percentage to total borrowings.
	(1)	(2)
1. Cash on hand and with banks ..	73.69	4.6
2. Investments in Government and other Trustee securities.	258.25	15.9
3. Loans and advances	1,616.97	100.1

(v) *Recovery of dues*:—The percentage of arrears to demand in [illegible] Central Banks in Andhra for the year was [illegible] The percentage of inte- [illegible] of the previous [illegible]

The classification of overdues by period was as follows:—

	Amount Rs. in lakhs.
Overdues less than one year	57.90
Overdues more than one year and less than two years.	18.07
Overdues more than two years and less three years.	7.72
Overdues for over 3 years	30.14
Total ..	113.83

Overdues for less than one year constituted 51 percent of the total overdues.

The adverse seasonal conditions in certain areas were largely responsible for the heavy overdues. The overdues for over 3 years are largely from moribund societies whose affairs could not be improved.

In order that the overdues might be substantially reduced, repeated stress was laid on the need to continue the collection drive and the general position of overdues in all the central banks was systematically reviewed every fortnight. Repeated appeals were made to the Presidents and Directors of the banks to achieve a very high repayment record, to concentrate upon societies with long standing overdues, to tighten control over the supervisory staff, to bring down the arrears in societies and to make all attempts to assure a higher audit classification to enable the banks to get increased credit facilities from the Reserve Bank of India.

(vi) *Bad and doubtful debts*:—The bad and doubtful debts in central banks were estimated at Rs. 26.14 lakhs on the 30th June, 1959 against which they held bad debt reserves of Rs. 84.37 lakhs. The bad and doubtful debts classified according to living and liquidated societies were as follows:—

	Living. (1)	Liquidated. (2)
Bad Debts	2.72	9.15
Doubtful debts	8.36	5.91

The aggregate of bad debt reserves and statutory reserves of all the central banks stood at Rs. 131.84 lakhs.

(vii) *Net Profits*:—The net profits of all central banks for the year were Rs. 18.35 lakhs as against Rs. 16.05 lakhs for the previous year.

(viii) *Cost of Management*:—The cost of management of central banks was Rs. 16.31 lakhs. This worked out to 0.85 percent of their working capital as against 0.97 percent in the previous year.

(ix) *State assistance to central banks*:—Government have agreed to the payment of subsidy to central banks for appointment of [illegible]

additional supervisors during 1958–59 in addition to 100 supervisors employed during 1956–57 and 1957–58 to ensure effective supervision over societies. During 1958–59, a sum of Rs. 71,672 was paid to central co-operative banks towards subsidy. Government contributed share capital to the extent of Rs. 29 lakhs to 13 central banks during 1958–59 as against 17 lakhs contributed to 10 central banks during 1957–58. The total State contribution to the share capital of the central banks at the end of the year was Rs. 52 lakhs.

B. Co-operative Central Banks in Telengana area :

(i) *Progress*:—The transactions of the 11 central banks in Telangana area during the year compared with those of the previous year were as follows:—

	As on 30th June 1959. (1)	*As on 30th June* 1958. (2)
1. *Number of members on rolls* :		
(i) Individuals	941	926
(ii) Societies	4,744	3,991
	Rupees in lakhs.	
2. (*a*) Paid up share capital	45.47	26.42
(*b*) Of which Government contribution ..	8.00	2.00
3. Deposits held at the end of the year ..	40.65	37.25
4. Borrowings from the Hyderabad Co-operative Apex Bank and others.	247.30	174.15
5. Reserve Fund	7.31	6.76
6. Bad debt reserve	3.84	3.92
7. Other funds	4.77	4.12
8. Working capital	349.34	252.62
9. *Loans Issued during the year* :		
(i) Individuals	0.50	0.58
(ii) Banks and societies	237.80	168.85
10. *Loans outstanding at the end of the year* :		
(i) Societies	284.35	178.36
(ii) Individuals	0.09	0.08
11. Net profit	9.41	1.93

There had been an all round improvement in membership, paid-up share capital, working capital and loan transactions of these banks during the year.

[illegible] The [illegible] of deposits

		Amounts Rupees in lakhs.
(i)	Current deposits	21.02
(ii)	Savings deposits	9.78
(iii)	Fixed deposits	7.50
(iv)	Other deposits	2.35
	Total ..	40.65

Current deposits formed bulk of the deposits held by the Co-operative Central Banks.

The classification of deposits held by Central Banks according to clientele as follows:—

	On 30th June 1959. Rs. in lakhs.
(i) Individuals and others	6 83
(ii) Co-operative Societies	33.82

Out of total deposits of Rs. 6.83 lakhs held by individuals with the banks deposits to a tune of Rs. 4.58 lakhs were held by non-members and the rest by members.

(iii) *Composition of capital*:—The owned, borrowed and working capital of Central Banks in Telangana at the end of the year and at the endof the previous year were as follows.

		As on 30th June 1959.	As on 30th June 1958.
		Rs. in lakhs.	
1.	owned capital excluding state contribution to share capital ..	53.39	39.22
2.	Government contribution to share capital	8.00	2.00
3.	Borrowed capital	287.95	211.40
4.	Working capital	349.34	252.62

The percentage of owned capital (column 1) to working capital worked out to 15.18.

(iv) *Loan policy of Co-operative Central Banks*:—During the period the Co-operative Central Banks issued loans and cash credits to the extent of Rs. 237.80 lakhs as shown below:—

Short-term	Rs. 226.05 lakhs.
Medium term	Rs. 11.75 lakhs.

The following statement gives the [illegible] of loans [illegible] by central banks classified according to the [illegible] [illegible] were issued.

Loans and cash credits issued during 1958-59.

Particulars.	*Loans.*	
1. Primary agricultural credit societies	Rs 230 35	lakhs
2. Weavers .	Rs. 6 23	„
3. Non-Agricultural Credit	Rs. 0 62	„
4. Other types of societies	Rs 0 60	„
Total .	Rs 237 80	„

There had been a large increase in the loan transactions of the central banks. The percentage of increase in the loans issued to primary agricultural credit societies compared with the loan issued in the previous year was, 38.

The doubling of the individual credit limits in primary agricultural credit societies and the tempo of progress in the Extension Service Blocks were largely responsible for a large increase in the loan transactions of central banks The central co-operative banks were able to meet the demands of primaries fairly satisfactorily.

(*iv*) *Fluidity of funds* —The proportion of cash resources, investments in Government and other trustee securities and advances to societies to the total borrowings on the last day of the year were as follows

	Amount Rs. in lakhs.	Percentage to total borrowings.
1. Cash on hand and with banks .	53 77	18 6
2. Investment in Government and other trustee securities ..	37.15	12 9
3. Loans and advances ..	238 28	82 7

(*v*) *Recovery of dues*.—The percentage of arrears to demand in respect of principal in central banks for the year was 34.5 as against 33.4% in the previous year None of the central banks had collected completely interest arrears, during the year. The overdues under principal were above 5 lakhs in the case of central banks at Hyderabad, Mahbubnagar and Warangal and above Rs. 10 lakhs in the Medak and Nalgonda Co-operative Central Banks.

Overdues in the rest of the banks were below Rs. 5 lakhs. The [illegible] of overdues by period were as follows:

	Rs. in lakhs.
[illegible]	40.00
[illegible]	5.37
[illegible]	[illegible]

Overdues less than one year constituted 60% of the total overdues of all the banks. From the above it may be observed that overdues for periods exceeding 3 years amounted to Rs 14.39 lakhs. A major portion of these overdues related to the seperation (of India) period. A good stock of these overdues is to be treated as bad and irrecoverable and they have been standing in the way of improvement of the bank's working. No prompt and effective steps were taken for the recovery of loans advanced by the banks in the past. The arrangements for the supervision of affiliated societies were not satisfactory. Another factor which has to be taken into consideration in this connection is partition of India which led to the emigration to Pakistan of a considerable number of borrowers from the old Hyderabad State. This factor has affected particularly the employees' societies and urban banks. Again during Police Action, books of accounts of some of these societies are said to have been lost leaving no recorded evidence on the basis of which recoveries from the borrowers could be enforced. On account of this bad debts, the Reserve Bank is not sanctioning credit limits directly to the central banks on their own signature with the result that the Hyderabad Cooperative Apex Bank has to obtain on their behalf the required funds by way of special credit limits from the Reserve Bank on Government Guarantee and advance them the same according to their need and their previous performance. The Reserve Bank is not also willing to sanction loans to the State Government for contributing share capital of these banks, on account of their unsatisfactory financial position with heavy bad debts. The Reserve Bank has been repeatedly pointing out that the procedure of sanctioning special credit limits to the Apex Bank on Government guarantee has been adopted as a transitional measure and has been stressing that the central banks should acquire the necessary strength during the period of years and become eligible for credit limits on their own signatures. In this context, the Reserve Bank has suggested that the State Government might take step to strengthen the financial position of the Banks. A tentative examination of the bad debts position of the banks was made and it was found that as on 30th November 1959 a sum of Rs 17.52 lakhs would prove bad against which there was a bad debt reserve of only Rs 5.16 lakhs, leaving a deficit of Rs. 12·36 lakhs. If the central banks are to get credit limits directly on their own signatures and also adequate State contribution, this gap must be covered. As it is beyond the scope of the banks to strengthen their bad debt reserve to cover, this gap in the near future in view of their mere transactions and with a view to rehabilitate the banks and make them really useful to the agriculturists in Telangana in the supply of credit requirements in the context of the enlarged credit programme under the new co-operative policy. Government are considering the question of providing funds to the extent of this shortage as outright grants to the banks to enable them to wipe out the bad debts and start on a clean slate. (Government have since granted Rs. 8.94 lakhs as outright grants to the co-operative Central Banks in Telangana in addition to Rs. 3.25 lakhs granted on outright grant for the same purpose to the Cuddapah district Co-operative Central Bank in Andhra area).

The supervision of the primary societies was with the Department in the past and 143 supervisors appointed by Government were attending to this work. It was considered in the light of experience that the supervision of societies should be entrusted to the co-operative [illegible]

banks themselves. As a first step in this direction Government decided to transfer the 143 Government supervisors to the administrative control of the Co-operative Central Banks for a period of 3 years from 1st May 1959. In the meantime the banks have been permitted to appoint their own staff in the vacancies of Government Supervisors arising either on account of their promotion or their retirement and have agreed to provide subsidy to the banks at a maximum of Rs. 100 per month per Supervisor till 3 years in respect of the staff appointed by the banks in the vacant posts. The transfer was actually effcted on 1st May 1959. Besides the above Supervisors subsidy at a maximum of Rs. 100/— per month per Supervisor on a 3 year sliding scale was sanctioned by Government under the second Five Year Plan Scheme for 100 additional supervisors appointed by the banks in Telangana during the year 1958—1959 and 1959—1960. Now the supervision over the primary societies is attended to by the central banks with the assistance of the above supervisory staff. To control and regularate the work of these supervisors Government have given free services of Departmental Senior Inspectors to work as Executive Officers of the bank (one Senior Inspector for each bank). Government have also given free services of Co-operative Sub Registrars to work as Secretaries of the banks (one for each bank) with a view to reorganise the account keeping and other administrative matters on a sound basis.

VII. Net profit:—The net profits of all central banks for the year were Rs. 3·41 lakhs as against Rs. 1·03 lakhs in the previous years.

STATE ASSISTANCE.

(i) *State contributions to the share capital of societies.*—A sum of Rs. 6 lakhs was contributed by Government to the share capital of five Co-operative central banks during 1958–1959. Government could not contribute to the share capital of the rest of the Co-operative central banks in Telangana area during 1958–1959 as the Reserve Bank of India could not agree to sanction loans for the purpose from out of its National Agricultural Credit (Long-term Operation) Fund, considering overdues and bad debts position of these central banks. State contribution was however, given to the most of the banks subsequently.

(ii) *Subsidy to central banks towards clerical staff.*—In order to enable the central banks to strengthen their accounts and administrative sections by adopting qualified and trained personnel, Government sanctioned during 1958–1959, payment of subsidy to each of the central bank for appointment of one Upper Division Clerk and one Accountant and one clerk in the scale of Lower Division Clerk. The banks were not, however, able to secure suitable trained personnel for appointing the above additional staff during 1958–1959. All the banks have appointed full compliment of staff during 1959–1960.

3. Agricultural Credit Societies.

Short and Medium Term

(Excluding Primary Land Mortgage Banks).

ANDHRA AREA

(i) *Central Banks.*—There were [illegible] primary agricultural credit [illegible] the year. During the year [illegible] societies

were registered, the registration of 117 societies was cancelled, while 154 small sized socities were merged to 95 Large Sized Societies, form bearing 6883 Societies at the end of the year. The following table shows the progress and transactions of the primary agricultural credit societies during the last two years:—

		As on 30-6-1959.	As on 30-6-1958.
1.	No. of Societies	6883	6658
2.	No. of members	924682	816759
		AMOUNT RUPEES IN LAKHS	
3.	Paid up share capital	246.39	217.59
4.	Deposits:—		
	(*i*) From-members	39.93	37.03
	(*ii*) From Non-members	36.29	31.61
5.	Loans due to financing agencies and other societies.	1095.78	943.08
6.	Loans due to Government	16.76	10.10
7.	Reserve Fund	65.86	55.89
8.	Other funds	46.07	47.38
9.	Total working capital	1547.08	1342.68
10.	Total amount of loans issued during the year.	1205.78	1003.87
11.	Loans outstanding at the end of the year.	1293.85	1233.34
12.	No. of societies that worked on profit.	3948	4494
13.	Net profit for the year (Rs. in Lakhs)	19.67	20.03
14.	No. of Societies that worked on loss	2742	1945
15.	Net loss sustained (Rs. in lakhs)	10.83	12.00
16.	No. of societies that worked neither on profit or loss.	194	219

There has been a general improvement in the working of these Societies and in particular in membership, loan transactions and working capital of these Societies. Out of the paid up share capital of Rs. 246.39, the State contribution to the share capital of large sized societies and select rural banks amounted to Rs. 32.83 lakhs at the end of the year. As against 9.25 lakhs of members on rolls of these Societies, 4.32 lakhs of members borrowed during the year. In other words 46.6 percent of the members actually borrowed during the year.

The following table shows the progress made in certain aspects of the general working of these societies:—

		As on 30-6-1959	As on 30-6-1958
1.	Average membership per society	135	123
2.	Average share capital per society	3578 Rupees	3268
3.	Average loan issued per society	24193	15077
4.	Average loan issued per member	130	122
5.	Average loan issued per borrower	279	279
6.	Average working capital per society	22477	20163
7.	Average working capital per member	165	164

(ii) *Purpose of loans*:— The following statement shows the amount of loans disbursed by societies for productive purposes, and for other unprodutive purposes during the year under report.

PURPOSE	Amount Rupees in lakhs	Percentage to total
Short term		
(*i*) Seasonal agricultural operations (Seeds and fertilizers included)	959.88	79.6
(*ii*) Purchase of agricultural implements	33.95	2.8
(*iii*) Marketing of crops	30.13	2.5
(*iv*) Industrial purposes	1.96	0.2
(*v*) Consumption loans	47.46	3.9
(*vi*) Other purposes	73.17	6.1
Medium term		
(*i*) Sinking of or repairs to wells	0.52	0.04
(*ii*) Purchase of machinery	3.94	0.3
(*iii*) Purchase of cattle	5.76	0.5
(*iv*) Minor improvement to lands	42.35	3.5
(*v*) Other purposes	6.66	0.5
Total	1205.78	100.0

(iii) [illegible] The following table shows the [illegible] Agricultural credit [illegible] society [illegible]

	As on 30th July, 1959. Amount Rupees in lakhs	Percentage of total loans outstanding
1. Loans on the security of fixed deposits	7.31	0.6
2. Loans on the pledge of		
(a) Gold and Silver	7.48	0 6
(b) Anticipated crops	..	..
(c) Produce	114 04	8.8
3. Loans on the mortgage of immovable property.	358 00	27.7
4. Loans on the joint security of one or more members.	807.02	62.3
Total	1293 85	100 0

It is gratifying to record that the percentage of loans outstanding against joint security of one or more members, produce of members and on the security of deposits worked out to 72 3 percent, while the loans outstanding against the security of land constituted only 27.7 percent of the total loans outstanding at the end of the year.

(IV) *Recovery of overdues*:— The percentage of overdues to demand in respect of loans from members to societies was as follows:

	30th June 1959	30th June 1958
1. Principal	17 7	28 5

It is gratifying to record that there has been a downward decline in the position of overdues.

(V) *Reorganisation of primary Agricultural Credit Societies* — As on 30th June 1959, there were 6,833 primary agricultural credit societies in Andhra area, covering 12,397 villages out of 14,133 villages (excluding agency areas) These Societies, had on their rolls 9 25 lakhs of members representing a coverage of 46.73 lakhs of rural population as against a total rural population excluding agency population of 167.83 lakhs. The percentage of villages covered and rural population served by these societies on the 30th June 1959 worked out to 88 and 28 respectively as against 82.5 and 24.3 at the end of the previous year The percentage of villages covered and population served by these societies, including the agency villages worked out to 72.1 and 26.7 respectively.

PART B. TELANGANA.

1. *General Progress*:— The following table shows the tran ations f Primary Agricultural Credit Societies other than Co-operatives Land Mortgage Banks during the last two years in the Telangana area:—

		As on 30-6-195?.	As on 30-6-1958.
1.	No. of Societies	4,418	4023
2.	No. of members	190061	157241
		(Amount Rs. in lakhs)	
3.	Paidup share capital	49.77	34.26
4.	Deposits held	1.72	1.47
5.	Loans due to Central financing agencies	267.10	109.30
6.	Loans due to Government	1.26	1.35
7.	Reserve fund	11.38	10.59
8.	Other Funds	29.85	16.61
9.	Total working capital	361.08	263.59
10.	Total amount of loans issued during the year.	223.83	147.31
11.	Loans outstanding against members at the end of the year.	265.55	176.57
12.	Profit :		
	(a) No. of societies	3038	2163
	(b) Amount	4.63	5.60
13.	Loss :		
	(a) No. of societies	956	829
	(b) Amount	1.05	1.34

It may be observed that there has been an allround improvement in the working of these societies, during the year when compared with the position in the previous year. The amount of Loans issued recorded an increase of Rs. 86.52 lakhs.

The average membership and share capital per society was 43 and Rs. 1,199 as against 39 and Rs. 852 in the previous year. As against 1.90 lakhs of members on rolls 1.13 lakhs of members were in receipt of loans, in other words 59 percent of the members borrowed in the year. The average loan issued per member was Rs. 117 as against Rs. 93 in the previous year while the average loan issued per borrower was Rs. 197 as against Rs. 157 in the previous year.

The 4,418 primary agricultural credit Societies with a membership of 1.90 lakhs covered 6015 villages out of a total of 9,386 villages and served [illegible] lakhs out of 35.07 lakhs of rural population. The percentage [illegible]

(ii) *Purpose of loans*:— The following statement shows the amount of loans disbursed, by societies for productive purposes and non-productive purposes.

Purpose	1958–59 *Amount Rs. in lakhs*	*Percentage to total*
Short-term		
(*a*) Seasonal Agricultural operations	211.93	94.7
(*b*) Other purposes	0.15	0.1
Medium-term		
(*a*) Sinking and repairs to wells	0.84	0.4
(*b*) Purchase of machinery and pumpset	3.19	1.4
(*c*) Purchase of cattle	7.26	3.2
(*d*) Minor improvements	0.46	0.2
Total	223.83	100.00

The entire amount due from the members of the Primary agricultural credit Societies was outstanding against the security of immovable property.

(*iii*) *Recovery of overdues*:–The percentage of overdues in respect of loans due from members to societies was 38.2 as on the 30th June 1959 as against 33.01 at the end of the previous year.

In order to improve the position of weak and dormant primary agricultural credit Societies the Government of India suggested that select small sized Primary Credit Societies, should be revitalised so as to ensure their handling a loan business of Rs. 20,000 to Rs. 25,000 per annum in a period of three years and for this purpose subsidy at Rs. 300 per Society spread over a period of three years on a sliding scale might be provided for employment of paid staff. The scale of subsidy has since been enhanced by Government to Rs. 900 per Society spread over a period of 5 years on the following graded scale:—

First year	Rs. 300	per society per annum
Second year	Rs. 200	per society per annum
Third year	Rs. 200	per society per annum.
Fourth year	Rs. 100	per society per annum.
Fifth year	Rs. 100	per society per annum.

The Second Five Year Plan envisages revitalisation of 4000 existing small credit Societies. In their G. O. 186 Agriculture Department dated 27th January 1959 Government sanctioned the revitalisation of 560 small credit Societies (363 in Andhra and 197 in Telangana areas). In their orders G. O. Ms. 1021 Agriculture Department dated 8th May 1959 Government sanctioned the scheme of revitalisation of 1000 Societies (500 in Andhra and 500 in Telangana) during the financial year 1959–60

and the payment of subsidy to them. Action is being pursued to revitalise the activities of these societies, selected under the scheme and for achieving the targets envisaged.

4. Rural Banks

Andhra area:—As on the 30th June 1959, there were 59 Rural Banks with 66,265 members on rolls and a paidup share capital of Rs. 48.52 lakhs. They held deposits to the tune of Rs. 60.15 lakhs. Their total working capital as on the 30th June 1959 amounted to Rs. 283.64 lakhs. The percentage of owned capital to working capital was 25.2. They advanced loans to members to the extent of Rs 206.50 lakhs. There has however been a slight decline in annual loan transactions of the Rural Banks and in the average loan per member. The average annual loan transactions in a rural bank worked out to Rs. 3.45 lakhs and the average loan per member worked out to Rs 312. Out of total number of 66,265 members on rolls of these societies, 43,545 members have taken loans during the year. The number of members indebted to the bank at the end of the year was 48,643. The following table will indicate the progress made by these banks during the last two years:—

	As on 30-6-59	*As on* 30-6-58
1. Number of Rural Banks	59	56
2. Number of members	66,265	55,467
	Amount	*Rupees in lakhs.*
3. Paidup share capital	48·52	39·97
4. Deposits held . ..	60·15	53·46
5. Loans from Central Financing agencies and others.	118·33	83·98
6. Reserve Fund	6·73	4·33
7. Other Funds	4·91	4·14
8. Total working capital	238·64	186·68
9. Loans advanced during the year ..	206·50	172·51
10. Loans outstanding at the end of the year.	197·47	155·13
11. Loans overdue	13·64	8·62
12. Value of manures seeds fertilizers distributed.	3·58	7·83
13. Net profits earned	3·59	8·79

Telangana:—In Telangana area, there were 47 Rural Banks as on the 30th June 1959 as against 48 at the end of the previous year. One Rural Bank was converted into a Large Sized Society. It may however have to be observed that the Rural Banks in Telangana area are more or less ordinary village Agricultural Credit Societies functioning on a limited paidup share capital [illegible] in their bodies for accepting [illegible] manures and other [illegible] members [illegible] members [illegible] provision of [illegible] In

actual working, these banks were mainly discharging the functions of Primary Agricultural Credit Societies. The following table indicates the details of the working of these banks for the year 1958-59 and 1957-58.

	As on 30-6-59	As on 30-6-58
1. Number of Banks	47	48
2. Number of members	9,863	9,485
	Amount Rupees in lakhs.	
3. Paidup share capital	2·19	1 71
4. Deposits held	0·27	0·25
5. Reserve Fund and other Reserves ..	0·91	0 97
6. Loans from Central Banks ..	8·52	6·34
7. Working Capital	11·99	9·85
8. Loans issued during the year ..	6 97	4·26
9. Loans outstanding at the end of the year.	6·93	6·34
10. Loans overdue at the end of the year.	3 0)	1·90
11. Profit		
(*a*) Societies	31	37
(*b*) Amount	17,209	12,688
12. Loss.		
(*a*) Societies	6	8
(*b*) Amount (Rs)	3,043	3,365

There has been a slight improvement in the working of these banks. The slight decline in the Reserve and other funds is due to conversion of one Rural Bank into a Large Sized Society. The progress made in the tapping of deposits is not appreciable and calls for determined efforts on the part of these banks in mobilising rural savings through these banks. Out of 9,863 members on rolls, 2,924 members received loans during the year while 3,841 members were indebted to the bank at the end of the year. The average loan per member and borrower worked out to Rs. 73 and Rs. 180 as against Rs. 43 and Rs. 102 respectively in the previous year. The owned funds and working capital position of these banks need considerable improvement and it is hoped that it would be brought about steadily in coming years.

5. **Large Sized Societies:—**

In view of the circular letter No. F. I. 2-10/57-Co-operation I dated 1st September 1959 from the Ministry of food and Agriculture, Government of India the organisation of large sized societies and rural banks was stopped with effect from 1st April 1959.

There were 467 Large Sized Societies in Andhra Pradesh. The 360 Large Sized Societies in Andhra and 107 societies in Telangana areas covered 1886 and 548 villages respectively at the end of the year.

The following table indicates the details of the working of these Large Sized Societies as on 30th June 1959 and 30th June 1958.

	Andhra		Telengana	
	As on 30-6-59	As on 30-6-58	As on 30-6-59	As on 30-6-58
1. Number of Societies ..	360	214	107	49
2. Number of members ..	2,05,283	1,53,565	30,739	17,047
	Amount Rupees in lakhs.			
3. Paid up share capital ..	96·76	53·56	9·64	2·36
4. Reserve Fund ..	11·50	7·51	0·22	0·03
5. Other funds ..	11·31	6·87	0·84	0·16
6. Deposits held ..	8 91	5·46	0·25	0·13
7. Loans from Central Banks and others.	376·11	237·17	32·30	13·47
8. Working capital ..	504·57	321·87	43·25	13·93
9. Loans issued during the year.	416·31	270·37	33·26	13·93
10. Loans outstanding at the end of the year.	411·26	334·26	30 92	12·26
11. Loans overdue ..	42·29	28·25	3·60	0·14
12. Number of societies that worked on profit.	290	172	71	39
13. Amount of profit Rupees in lakhs.	6·00	3·68	0·38	0·17
14. Number of societies working on loss.	67	38	18	7
15 Amount of loss (Rupees in lakhs).	1·05	0·55	0·11	0·12

There has been a significant progress in the general working of these societies. The average amount of loans issued per society and per member were Rs. 1·16 lakhs and Rs. 203 in Andhra and Rs. 31,085 and Rs. 108 in Telangana area respectively. Out of 2·05 lakhs of members on rolls of these societies in Andhra, 1·34 lakhs of members received loans during the year and 1·40 lakhs of members were indebted to the large sized societies. In the Telangana area, out of 30,739 members on rolls, 16,868 members received loans during the year and 19,210 members were indebted at the end of the year. The average loans issued per member in Andhra and Telangana areas were Rs. 344 and Rs. 198 respectively. The position in the large sized societies in Andhra as well as Telangana areas is quite encouraging compared with the position as existing in small village credit societies.

During the year, the Government contributed to the share capital of 176 large sized societies (which includes 8 large Sized Co-operative Societies for which additional contribution was made during the previous year) to the extent of Rs. 17·50 lakhs. Thus at the end of the year Government contributed to the share capital of 359 Large Sized Co-operative Societies and Rural Banks in the State and the amount so contributed was Rs. [illegible] lakhs.

[illegible] large sized societies.—In addition to taking shares in [illegible] Sized Co-operative Societies, Government also provide subsidies

to these societies, to enable them to meet the managerial cost *viz.*, expenditure on account of paid secretaries of the societies in the following scale:—

(i) at full cost subject to a maximum of Rs. 100 per month per Society during the first year of employment.

(ii) at 2/3rd cost subject to a maximum of Rs. 66·66 n. p per month per society during the second year of employment.

(iii) at 1/3rd cost subject to a maximum of Rs. 33·33 per month per society during the third year of employment.

From the fourth year onwards, the societies were not eligible for any Government subsidies. Generally, qualified and co-operative trained persons were appointed as paid secretaries of these societies. During the financial year 1958–59 an amount of Rs. 1·72 lakhs and Rs. 0·32 lakhs were disbursed to 269 and 57 large sized societies in Andhra and Telangana areas respectively.

6. Co-operative Land Mortgage Banks.

(A) The Andhra Co-operative Cental Land Mortgage Bank Limited.

General Progress:—There were 59 primary land mortgage banks affiliated to the Andhra Co-operative Central Land Mortgage Bank on the 30th June 1959. The number of members and the amount of paid up share capital for the last two years were as follows:

	As on 30th June 1959 No. of members.	*Paidup capital in Rs.*	*As on 30th June 1958 No. of members.*	*Paidup capital in Rs.*
(1)	(2)	(3)	(4)	(5)
Banks.	59	20,14,900	59	18,43,100
State Government.	..	15,00,200		15,00,200
..	59	35,15,100	59	33,43,300

There was an increase of Rs. 1·72 lakhs in the paidup share capital of the Bank.

The main sources from which the Central Land Mortgage Bank secured funds to meet the demands of the Primary Land Mortgage Banks were (*i*) debentures and (*ii*) temporary accommodation provided by Government. During the year 1958–59, the Bank issued VI series of its normal debentures for Rs. 70 lakhs on 1st December 1959. The debentures were issued in two sets as follows:—

	Period	*Amount*	*Rate of interest*	*Issue price*
1st set	8 years	Rs. 35 lakhs	4 1/4%	per
2nd set	15 years	Rs. 35 lakhs	4½%	per

A classified list of investors in this series of debentures is given below.

Class of investors.		Amount Rs. in lakhs. 1st set.	2nd set.
1. State Bank of India	..	—	7 00
2. Life Insurance Corporation	...	5·00	—
3. Joint Stock Banks.	..	23 00	3 00
4. Co-operatives in Andhra.	..	3 89	11·58
5. Co-operatives in other States	..	2·55	9 30
6. Trusts and Religious institutions and local bodies.	..	0·30	3·98
7. Individuals.	...	0 26	0·14
		35·00	35 00

The State Bank of India invested a sum of Rs. 7 lakhs (10 percent of the issue) as a token of their support.

The Reserve Bank of India as usual agreed to contribute 20 % of the issue or the short-fall in public subscriptions which ever is lower. The series having been fully subscribed by the public, the bank did not approach the Reserve Bank of India for its contribution.

In my previous report I referred to the rural debentures floated by the bank and the circumstances under which it was deferred. During the year, the Reserve Bank of India reviewed the position and agreed that the Rural debentures might be issued in two sets, the first set for 7 years to be subscribed by individuals and the 2nd set for 15 years to be subscribed by the Reserve Bank of India. The mortgages that will form cover to the debentures of either set will be for 15 years. The principal collections received on these mortgages in the 1st 7 years will be enough to repay the 7 years debentures of the 1st set while the collections received in the remaining 8 years will be adequate to redeem the debentures of the 2nd set at the end of 15 years from the date of issue.

During the year under report, the bank floated two series of rural debentures i. e., series (*vii*)and (*viii*) series, the (*vii*) for Rs. 20 lakhs and the (*viii*) for Rs. 15 lakhs as shown below:

	Period.	Amount Rupees in lakhs	Rate of interest.	Issue price.
(vii) Series				
1st set for individuals	[illegible] years	[illegible]	5%	par
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

	Period.	Amount. RS.	Rate of interest.	Issue price.
(viii) *Series* :				
1st set for Individuals.	7 Years	7 Lakhs	5%	Par
2nd set for Reserve Bank of India.	15 Years.	8 Lakhs	4%	Par
		Rs. 15 lakhs		

The first set of debentures in either series was fully subscribed by the individuals and the second set by the Reverve Bank of India.

The debentures in circulation at the beginning of the year amounted to Rs. 501·83 lakhs. Debentures to the extent of Rs. 105 lakhs were issued during the year. Debentures redeemed on the dates of maturity and the debentures purchased by the bank from the market and cancelled amounted to Rs. 16·15 lakhs. The amount of debentures in circulation at the end of the year was Rs. 590 68 lakhs. The average borrowing rate of debentures in circulation on 30th June 1959 worked out to 3·91 percent as against 3·79 at the end of the previous year. The Government with the approval of State Legislature have in their order Ms. No. 1625 Agriculture dated, 21st August 1958 enhanced the maximum amount of their guarantee for the debentures issued by the Bank under section 6 of the Madras Co operative Land Mortgage Banks Act from Rs. 550 lakhs to Rs. 750 lakhs. As against this the debentures outstanding on 30th June 1959 amount to Rs. 591 lakhs. The State Government have continued to provide the Bank with interim finance (temporary accommodation) repayable in 9 months or earlier if debentures are issued within 9 months. A sum of Rs. 22 lakhs was outstanding at the beginning of the year. A sum of Rs. 7 lakhs was drawn during the year and the entire amount of Rs. 29 lakhs was repaid before the end of the Co-operative year. The working capital of the bank amounted to Rs. 660.21 lakhs as against Rs. 588.31 lakhs at the end of the previous year.

The bank disbursed loans to the primary land mortgage banks in Andhra to a tune of Rs. 80.02 lakhs during the year as against Rs. 69.94 lakhs during 1957-58. The policy of encouraging loans for productive purposes in preference to loans for redemption of prior debts was continued during the year under report. The following figures

indicate a marked improvement in the issue of loans for productive purposes during the last 6 years :—

Year.	*Total amount of loans disbursed.*	*Disbursed for direct land improvement.*	*For repayment of debts incurred for land improvement.*
(1)	(2)	(3)	(4)
	(*Amount Rs. in lakhs*).		
1953–54	43.33	3.05	12.65
1954–55	48.41	10.95	20.92
1955–56	60.13	23 34	26.06
1956–57	70.90	30.72	33.85
1957–58	69.94	34.52	30.81
1958–59	80 82	36.82	36.95

Loans for a sum of Rs. 412.51 lakhs were outstanding from th primary land mortgage banks at the beginning of the year. A sum o Rs. 80.02 lakhs was disbursed while a sum of Rs 34.66 lakhs wa collected leaving a balance of Rs. 457.87 lakhs outstanding at the en of the year. A sum of Rs. 21,663 was overdue at the end of the yea This amount was collected during the year 1958–59. The purpose wise classification of loans issued by the bank for land improvemen purposes during the year is given below :—

	Direct.	*Indirect.*
	(1)	(2)
1. Sinking irrigation wells	0.58	2.74
2. Repairs to or construction of tanks for agricultural purposes.	0.36	0 52
3. Purchase of oil engines, Electric Motors and pump Sets.	0.50	0.38
4. Levelling and bunding of land ..	10.04	9.99
5. Conversion of dry land into wet ..	1.47	2.36
6. Purchase of tractor or other agricultural machinery.	0.21	0.16
7. Pati-earth or other varieties of soil ..	18.43	11.34
8. Raising of fruit gardens	0.30	0.43
9. Construction of or repairs to cattle sheds.	0.21	0.29
10. Other improvements to land repairs etc.	4.69	8.74
11. Construction of pucca farm houses [illegible]	0.03	[illegible]
[illegible]	[illegible]	[illegible]

A sum of Rs. 6.25 lakhs was issued for other purposes.

A statement of loans classified with reference to the amount is given below for the last two years:

	1958–59 *No. of loans.*	*Amount.*	1957–58 *No. of loans.*	*Amount.*
(1)	(2)	(3)	(4)	(5)
Below Rs. 500 ..	227	91,550	224	93,490
Between Rs. 501 to 1,000.	746	6,26,840	706	5,95,400
Between Rs. 1,001 to 2,000.	1,173	19,10,475	1,100	18,12,535
Between Rs. 2,001 to 3,000.	521	14,07,179	431	11,58,890
Between Rs. 3,001 to 4,000.	330	12,18,865	247	9,22,120
Between Rs. 4,001 to 5,000.	321	15,52,425	318	15,29,875
Between Rs. 5,001 to 7,500.	135	8,81,595	95	6,29,675
Between Rs. 7,501 to 10,000.	24	2,24,950	20	1,87,075
Between 10,001 and above.	7	88,350	5	65,000
Total ..	3484	80,02,229	3146	69,94,060

The Bank encouraged loans to small ryots as usual. On account of the high cost of improvements, the ryots require larger amounts.

The rate of interest continued to be at 6 per cent to primary Land Mortgage Banks and 7 per cent to the ultimate borrower. The conference of the representatives of the primary Land Mortgage banks held on 4th January 1959 expressed the view that the margin of one per cent was inadequate and that it might be enhanced. In pursuance of this, the bank reduced the rate of interest from 6 percent to 5 3/4 per cent with effect from 1st July 1958 and the interest collected in excess was given to the credit of primary Land Mortgage Banks. The average lending rate rose to 5.38 per cent as against 5.29 per cent in the previous year, while the average borrowing rate rose from 3.79 per cent to 3.91 per cent during the year.

The Bank earned a net profit of Rs. 5.07 lakhs for the year ending 30th June 1959 as against a profit of Rs. 4.04 lakhs in the previous year.

(B) The Hyderabad Central Co-operative Land Mortgage Bank Ltd., Hyderabad.

This is the seventh year of the working of the Hyderabad Central Co-operative Land Mortgage Bank, Hyderabad. There has been a

steady improvement in the working of the Bank. There were 16 primary land mortgage banks affiliated to the Hyderabad Central Co-operative Land Mortgage Bank Limited, on the 30th June 1958. During the year eight primary land mortgage societies were affiliated to the bank bringing the total number of societies on rolls to 24 at the end of the year. Two more societies organised in the year were affiliated after the close of the year in the July, 1959. The paid up share capital of the bank rose from Rs. 2.23 lakhs to Rs. 2.80 lakhs. The Government contribution to the share capital of the bank was Rs. 1 lakh at the end of the year 1958–59.

Pending amalgamation of the bank with the Andhra Co-operative Central Land Mortgage Bank, the bank has not issued any debentures and Government continued to provide funds by way of temporary accommodation to carry on its financing operations to the primary land mortgage co-operative societies. On the 1st July, 1958 an amount of Rs. 17·72 lakhs was outstanding to Government of which a sum of Rs. 8·72 lakhs was repayable in instalments over a period of 9 years. Its working capital as on the 30th June 1959 amounted to Rs. 34·56 lakhs.

The bank issued loans to primary land mortgage co-operative societies to a tune of Rs. 14·40 lakhs during the year as against Rs. 9·24 lakhs issued in the previous year. During the year there was about 50 per cent increase in the number and amount of loan applications sanctioned over that of the previous year. The policy of encouraging loans for productive purposes was continued during the year. But it was felt that adequate provision should be made to allow the borrower to repay the prior debts which in Telengana carry a heavy rate of interest. The bank has therefore been allowing the borrower to apply 50% of the loan for repayment of old debts. During the year 880 loans for Rs. 14.40 lakhs was disbursed to the 21 out of the 24 Societies as against 691 loans for Rs. 9.24 lakhs disbursed to 12 societies during 1957—58. On the 30th June 1959, a sum of Rs. 31.51 lakhs was outstanding from 21 primary Land Mortgage Societies. The total demand towards loan instalments amounted to Rs. 3.39 lakhs against which Rs. 3·85 lakhs was recovered from primary land mortgage co-operative societies.

The purposewise classification of loans issued by the bank during the year is given below:

	Amount Rupees in lakhs.
1. Well sinking	1·66
2. Well repairs	2·48
3. Pumping sets & oil engines	0·69
4. Rahat purchases	0·30
5. Land improvement	2·04
6. Construction of cattle shed	1·72
7. Cattle purchases	4·60
8. Discharge of prior debts	0·91
	14·40

Loans classified according to their period are as follows:—

(1)	Number of cases. (2)	Amount Rupees in lakhs. (3)
5 years	268	1 95
6 to 10 years	517	8·19
11 to 15 years	95	4·26
Total ..	880	14·40

Loans disbursed during the year with reference to the amounts are as under —

(1)	No. of cases. (2)	Amount Rs. in lakhs. (3)
Upto Rs. 500	113	0·46
501 to 1000	264	2·08
1001 to 2000	308	4·77
2001 to 3000	90	2·31
3001 to 4000	51	1·83
4001 to 5000	37	1·74
5001 to 7500	13	0·81
7501 and above	4	0·40
Total ..	880	14·40

During the year under report the rate of interest continued to be at 6% to primary land mortgage societies and 7% to the ultimate borrower. With effect from 9-11-1959 the lending rate to primary land mortgage co-operative societies has been reduced to 5 ¾% and to the ultimate borrower to 6 3/4%.

The Hyderabad Central Co-operative Land Mortgage Bank earned a net profit of Rs. 43,738·65 np. for the year ending 30th June 1959. Government continued to provide a subsidy of Rs. 20,200 to the banks towards establishment and contingent charges during the year under report also.

Statistical tables Nos. 11 & 12 appended to the report will indicate the progress made by the Andhra Co-operative Central Land Mortgage Bank and Hyderabad Central Co-operative Land Mortgage Bank during the year.

(c) *Primary Land Mortgage Banks* :—At the beginning of the [illegible] there were 59 primary land mortgage banks. A new [illegible] Vayalpadu taluk in the Chittoor District was [illegible] the total number of banks to 60 as on [illegible] end of 1960-61, it is proposed to [illegible] land mortgage banks in Andhra area to

cover the ex-Zamindari areas taken over by Government. The following statement shows the progress made by the banks during the last two years :—

	1958–59	1957–58
1. No. of Banks	60	59
2. No. of members	1,26,537	1,11,233
	(*Amount Rs. in lakhs*)	
3. Paid up share capital ..	36·26	32·19
4. Reserve Fund	7·13	5·48
5. Other funds	1·19	1·26
6. Loans due to Andhra C. C. L. M. Bank.	457·10	397·14
7. Other borrowings ..	1·91	1·59
8. Working capital ..	503·59	437·66
9. Loans issued to members during the year.	72·30	70·14
10. No. of societies which worked at profit.	51	52
11. Amount of profit earned ..	2·72	2·00
12. No. of societies which worked at loss.	9	7
13. Amount of loss sustained ..	0·19	0·11

There has been all round improvement in the membership, paid up share capital, and business of these societies. The total loans issued by banks amounted to Rs. 72·30 lakhs during the year under report, and the loans issued periodwise is given below:

Particulars of loans for periods not exceeding years.	*No. of loan applications.*	*Amount Rs. in Lakhs.*
(1)	(2)	(3)
10 years	328	5.80
10 to 15 years ..	2,915	59.68
15 to 20 years ..	[illegible]	6.82
Total	[illegible]	[illegible]

The following statement will indicate the progress in the disposal of loan applications by primary Land Mortgage Banks during the year:-

		No.	*Amount Rs. in lakhs.*
1.	Loan applications pending at the beginning of the year.	3261	82.68
2.	Loan applications received during the year.	5281	126.08
3.	Loan applications disposed of during the year.	4752	120.42
4.	Loan applications pending at the end of the year.	3790	88.34

During the year, loans to an extent of Rs. 72.30 lakhs were given to members. A sum of Rs. 463.18 lakhs was outstanding against members at the end of the year. Out of Rs 40.31 lakhs collected during the year, Rs 32.61 lakhs was collected against demand. A sum of Rs. 7.43 lakhs was overdue from members towards the loans taken by them from the primary land mortgage banks at the end of the year. The overdue position is on the increase. In a large measure this was contributed by the Nandyal Land Mortgage Bank. The overdues in other banks are partly due to delaved measures taken by the banks for filling execution petitions. In order to ensure quick disposal of execution petitions the Co-operative Sub-Registrars for Land Mortgage Banks were authorised to execute execution petitions under section 9 and 13 of the Madras Land Mortgage Banks Act. Hither to the practice was that these applications were executed by the Junior Inspector-Sale Officers under Deputy Registrars. As this involved delay in execution work, the above change was effected.

Against a loan target of Rs. 110 lakhs fixed for issue of long term loans through Land Mortgage Banks during 1958-59 in Andhra, the Land Mortgage Banks issued loans to a tune of Rs. 72.30 lakhs. The targets were reached by the following 14 banks (1) Pathapatnam (2) Rajahmundry (3) Narsapur (4) New Tadepalligudem (5) Kovvur (6) Vadlamannadu (7) Gudlavalleru (8) Vijayawada (9) Nandigama (10) Vuyyur (11) Nuzvid (12) Gudur (13) Ponnur (14) Nayudupet. The remaining Banks have been expected to take special efforts to reach the loan targets in the coming years.

Under the scheme of issue of loans at concessional rate of interest prior to 1st July 1954 in the Rayalaseema Districts, Government sanctioned a subsidy of Rs. 29,648.77 for payment to the Andhra Co-operative Central Land Mortgage Bank during the year under report. The scheme of payment of subsidy of Rs. 500 per mensem for the employment of one additional supervisor by each of the primary land mortgage banks in the Rayalaseema Districts which have not earned profits of more than Rs. 2,000 during each of the previous two years, was continued for a further period upto 31st March 1961. Under this scheme a sum of Rs. 1,987·65 was disbursed as subsidy to 5 primary land mortgage banks during the year 1958-59.

For the financial year ended with 31st March 1959 Government accorded sanction for the continuance of supply towards the cost of

the additional supervisors appointed by 40 land mortgage banks to facilitate speedy disposal of loan applications and to canvass fresh loan applications from untapped villages. They were also pleased to extend the subsidy to 10 more banks during the year. As such, 50 banks in all were covered by the scheme of subsidy. During the year six additional Co-operative Sub-Registrars were appointed bringing the total number of additional Co-operative Sub-Registrars sanctioned in the Second Plan period to ten. With this sanction the Primary Land Mortgage Banks have been so redistributed among Co-operative Sub-Registrars that each is in charge of two banks. During the year the primaryland mortgage banks paid salaries and wages to its employees to a tune of Rs. 3.62 lakhs and incurred Rs. 1.47 lakhs towards contingencies.

(D) Primary Land Mortgage co-operative Societies in Telangana Area.

At the beginning of the year there were 20 primary land mortgage societies in Telangana area. During the year 6 societies were started, raising the total number of societies to 26 at the end of the year. Out of 26 primary land mortgage societies 24 primary land mortgage societies were affilicated to the Hyderabad Central Co-operative Land Mortgage Bank. It is proposed to organise 11 new primary land mortgage societies during the current year so that each primary land mortgage co-operative society may cover two taluks.

The following statement shows the progress made by the primary land mortgage co-operative societies during the last two years:

		As on 30th June 1959.	*As on 30th June* 1958.
1.	No. of societies ..	26	20
2.	No. of members ..	18,834	12,804
		(RS. IN LAKHS)	
3.	Paidup share capital ..	3.20	2 00
4.	Reserve Fund	0.07	0.05
5.	Other funds	0.09	0.14
6.	Loans due to the H.C.C.L.M. Bank ..	31.36	19.43
7.	Working capital	34.12	21.62
8.	Loans issued to members during the year. ..	14.01	8.93
9.	Profit: (i) No. of Societies ..	22.00	..
	(ii) Amount ..	0.20	..
	Loss: (i) No. of Societies	4	..
	(ii) Amount	[illegible]	..

A sum of Rs. 31.16 lakhs was outstanding against members at the end of the year. As at the close of the year ending June, 1959, there were overdue instalments in 10 primary land mortgage co-operative societies in respect of 45 members for a sum of Rs. 5,706. The overdues were heavy in primary land mortgage co-operative societies at Bhongir, Sultanabad, Mahabubabad and Karimnagar. The Societies have been advised to institute distraint proceedings for the sale of standing crop or produce of the defaulters to recover the overdue instalments.

The development programme under the Second Five-Year Plan aims at increasing the number of primary societies and the volume of credit supplied by them. Against a loan target of Rs. 23 lakhs fixed for issue through primary land mortgage co-operative societies, in Telangana area for 1958–59, a sum of Rs. 16.96 lakhs was issued during the year. The societies could not achieve the targets as the staff have been new. They have been urged to bestow greater attention to achieve targets in the coming years. Government sanctioned additional pos's of 3 Co-operative Sub-Registrars in Telangana area for valuation and inspection work of primary land mortgage banks bringing the total number of Co-operative Sub-Registrars to 9. Government continued to meet the entire cost of establishment of the primary land mortgage co-operative societies in Telangana area.

Primary land mortgage banks and societies have a task to fulfil in our developing agricultural economy and with greater effort and co-ordination it is hoped they can rise equal to the task expected of them and fulfil it.

7. Grain Banks.

Consequent on the break up of the Hyderabad State as a result of the reorganisation of States in 1956, the grain Banks functioning in that State were distributed among the three States i. e., Andhra Pradesh, Bombay and Mysore. The functioning of the grain banks is therefore confined to the Telangana region of the State. The main object of these Societies is to provide facilities for the provision of loans to members in kind and recover them generally at the next harvest season with an addition of 25% as represent interests. The grain banks also accepted deposits of grain and arranged for its storage and preservation.

As on the 30th June 1959, there were 3,559 grain banks with a membership of 3,79,875 as against 3,564 grain banks and membership of 3,31,956 at the end of the previous year. They held paid up share capital of Rs. 36.58 lakhs and deposits to the extent of Rs. 0.46 lakhs. Fresh loans advanced by these grain banks during the year amounted to Rs. 4.91 lakhs. Overdues at the end of the period amounted to Rs. 39.24 lakhs, forming as high a percentage as 81 of the outstandings. Most of the societies remained dormant and did not do any business. The economic conditions are not favourable for the promotion of these Societies. There are no chances for their revival. It is therefore proposed to convert most working grain banks into primary credit societies where the members [illegible] Government is not prepared to [illegible] the grain banks.

8. Non-Agricultural Credit Societies.

(i) *General Progress* :—The following table shows the progress made by the non-agricultural credit societies in Andhra area during the last two years :—

		As on 30th June 1959	*As on* 30th June 1958.
1.	No. of societies	482	477
2.	No. of members	1,58,534	1,32,783
		(AMOUNT RS.	IN LAKHS)
3.	Paid up share capital	74.49	68.06
4.	Deposits held	255.55	217.17
5.	Loans from Central Banks and other Societies.	43.99	38.06
6.	Reserve Fund and other funds	34.35	34.42
7.	Total working capital	408.38	357.71
8.	Loans issued to members during the year.	304.51	282.71
9.	(*a*) Loans outstanding at the end of the year.	306.16	257.71
	(*b*) Of which overdue	57.48	57.51
10.	Net profits	6·10	6.42
11.	Net loss	1.59	1.03

There has been an increase in the paid up share capital deposits, borrowings and working capital of the societies when compared with the progress achieved during the previous year. The loans issued to members also registered an increase. Out of 482 societies, 276 societies worked on profit, 188 societies on loss, while 18 societies worked on either profit or loss.

In Telangana area, there were 352 non-agricultural credit societies and the following table shows their progress during the last two years :—

		As on 30th June 1959	*As on* 30th June 1958.
1.	No. of societies	352	341
2.	No. of members	73,359	88,717
		(AMOUNT RS. IN LAKHS)	
3.	Paid up share capital	44.59	48.18
4.	Deposits held at the end of the year.	91.05	89.41
5.	Loans from banks and others	[illegible]	22.17
6.	Reserve Funds and other funds	[illegible]	[illegible]
7.	Total working capital	[illegible]	[illegible]
8.	Loans issued to members during the year.	[illegible]	[illegible]
9.	(*a*) Loans outstanding at the end of the year.	[illegible]	[illegible]
	(*b*) Of which overdue	[illegible]	[illegible]
10.	Net profits	[illegible]	[illegible]
11.	Net loss	[illegible]	[illegible]

There has been an improvement in deposits and working capital position of these societies. The slight decline in membership and paid up share capital is due to settlement of accounts in certain societies with the members in the erstwhile Karnataka and Maharashtra areas of the former Hyderabad State.

(ii) *Co-operative Urban Banks* :—Out of the 482 non-agricultura Credit Societies in Andhra 69 were urban banks maintaining fluid resources 325 employees societies and 88 other credit societies. The 69 urban banks had on their rolls 92,539 members consisting of 20,572 agriculturists, 33,907 traders and 38,060 artisans and others at the end of the year. Most of the Urban Banks carried on their business with their own resources without depending much on financing banks. The borrowings from Central banks represented only 5.7 per cent (*i.e.*), Rs. 18.52 lakhs out of a working capital of Rs. 329.84 lakhs as against 6 per cent in the year. The owned capital and deposits from members amount to Rs. 163.39 lakhs.

The total deposits held by the banks amounted to Rs. 232.54 lakhs as against Rs. 198.68 lakhs in the previous year.

During the year, the banks issued loans to an extent of Rs. 227.14 lakhs as against Rs. 196.69 lakhs in the previous year. The classification of advances issued according to type are as follows.

	Amount Rs. in lakhs.	*Percentage to total loans issued.*
1 Cash Credit	30.82	13.56
2 Ordinary loans	160.63	70.72
3 Jewel loans	35.28	15.53
4 Produce loans	0.41	0.19
	227.14	100.00

The classification of loans issued during the year according to class of members are as follows.

Class of borrowers	*Loans issued Rs. in lakhs*
1 Agriculturists	49.24
2 Traders	73.84
3 Others	104.06
Total	227.14

At the end of the year, the loans outstanding against members amounted to Rs. 242.89 lakhs. The types of advances outstanding against members at the end of the years 1957–58 and 1958–59 are given below:

		As on 30—6—58	*As on* 30—6—59
1	Cash Credit	6.85	15.76
2	Ordinary loans	158.42	190.53
3	Jewel loans	33.19	36.49
4	Produce loans	0.41	0.11
	Total ..	198.87	242.89

In the Telengana area, there were two urban banks, both situated in the cities of Hyderabad and Secunderabad. They had 9,654 members on their rolls with a paid up share capital of Rs. 5.68 lakhs. The owned capital and deposits of these banks amounted to Rs. 65.53 lakhs.

During the year, the two banks issued loans to an extent of Rs. 12.53 lakhs and at the end of the year, the loans outstanding against members amounted to Rs. 30.16 lakhs as against Rs. 30.40 lakhs at the end of the previous year.

Prudential Co-operative Urban bank Ltd., Secunderabad is worth mentioning here. As on the 30th June 1959 it had paid up share capital of Rs. 3.95 lakhs. It held reserves amounting to 1.34 lakhs. It held deposits to a tune of Rs. 52.66 lakhs of which, fixed deposits alone amounted to Rs. 28.47 lakhs. Apart from this it held other deposits (i.e.) staff provident fund amounting to Rs. 85,541.

A sum of Rs. 25.84 lakhs was outstanding against members loans at the end of the year of which Rs. 9.79 lakhs was on gold and jewels and Rs. 13.79 lakhs on houses. It earned a net profit of Rs. 25,937 for the year 1958–59.

[illegible] employees [illegible] Rs. [illegible] lakhs and

to 25.6% of their working capital and is significant of application of the principle of self help. The loans outstanding against members of these societies amounted to Rs. 51.74 lakhs and Rs. 87.31 lakhs in Andhra and Telangana areas respectively.

The classification of employees societies in Andhra area according to the nature of their membership and their transactions during the year are given below.

	Public servant societies.		*Societies for employees of Dist. Boards and Municipalities.*	*Societies for employes of traders*	*Societies for mill labourers and industrial concerns.*
	State	*Central*			
	1	2	3	4	5
No. of societies	134	6	110	30	37
No. of members	28,469	334	13,839	2,965	3,794
	Amount Rs. in lakhs.				
Paid up share capital	8.73	1.29	3.30	2.81	0.93
Thrift deposits held	2.01	0.05	0.91	3.81	0.50

CHAPTER II.

CO-OPERATIVE MARKETING.

1. Primary Marketing Societies.

(*a*) *General Progress*:—There were 173 primary Marketing societies in Andhra Pradesh, namely, 151 in Andhra area and 22 in Telangana area. The scheme of reorganisation of Co-operative Markesing societies in the State by a process of amalgamation of weak and small societies, conversion of Telangana Agricultural Co-operative Associations into Marketing societies and organisation of new societies, wherever necessary, so as to cover all mandi or market centres in the State, which are about 110 in Andhra and 73 in Telangana areas was continued during the year. In view of the unwillingness of some of the societies for merger or conversion, the programme could not be pushed through.

(*b*) *Business*:—The following table shows the progress made by marketing societies, in Andhra Pradesh during the last two years:

	1958–59	1957–58
1. No. of Societies.	173	150
2. No. of members.	1.54 lakhs	1 27 lakhs
	AMOUNT RS. IN LAKHS.	
3. Paid up share capital.	49.52	36.04
4. Loans advanced during the year.	180.42	172.69
5. Value of produce sold as owner.	178.16	161.14
6. Value of produce sold as agent.	48.11	38.54
7. Value of seeds, manures and agricultural implements sold.	174.45	152.33

The 151 societies in Andhra had 1.23 lakhs of members on their rolls as against 1.10 lakhs of members at the end of the previous year. Out of 1.23 lakhs of members 1,940 were primary agricultural Credit Societies. Efforts are being made to admit all the primary credit societies in the area of the marketing societies. The paid up share capital of the marketing societies at the end of the year was Rs. 38.76 lakhs, of which govt. contribution amounted to Rs. [illegible] lakhs, while the investment of societies amounted to Rs. [illegible] lakhs. Their field statutory and other reserves are amounted to Rs. [illegible] lakhs and their working capital amounted to Rs. [illegible] lakhs as on the [illegible] June [illegible]. One of the working capital of Rs. [illegible] lakhs [illegible] [illegible]

total of 1.23 lakhs members on rolls of the primary marketing societies, loans were issued by them to 17·434 members during the year under report. A sum of Rs. 150.96 lakhs was outstanding under loans against members at the end of the year of which Rs. 8·98 lakhs was overdue. They held stocks of the value of Rs. 13.38 lakhs as on the 30th June 1959. They held land and buildings of the value of Rs. 8·91 lakhs and Rs. 1·37 lakhs respectively. They paid salaries to their establishment to a tune of Rs. 4.38 lakhs and incurred expenses by way of contingencies to a tune of Rs. 2.16 lakhs during the year under report. 72 societies earned a net profit of Rs 5.82 lakhs while, 75 societies sustained a net loss of Rs. 2.98 lakhs for the period ended 30th June 1959.

The twenty two societies in Telangana did some business during the year under report: They had 31,825 members on rolls. The paid up share capital held by them amounted to Rs. 10·77 lakhs of which Government contribution amounted to Rs. 2.28 lakhs. Their main sources of borrowings continued to be from the commercial Banks. Their working capital on 30th June, 1959 was Rs. 21.99 lakhs. The loans issued by them to members during the year amounted to Rs. 0·82 lakhs and a sum of Rs. 1.37 lakhs was outstanding under loans against members at the end of the year, of which Rs. 0.23 lakhs was overdue. They held stocks of the value of Rs. 3.64 lakhs at the end of the year. They paid Rs. 57,142 towards salaries and wages and Rs. 38,211 towards other expenses during the year under report. Eleven societies earned a net profit of Rs. 0.66 lakhs, while seven societies sustained a net loss of Rs. 0.31 lakhs for the year ending 30th June 1959.

(c) *Co-operative Marketing in Andhra Pradesh*:—I am happy to record that marketing Co-operatives are making a beginning in marketing the produce of their members. The value of the produce marketed by them during the year was Rs. 48.11 lakhs. The commodities marketed by them were jaggery, oil seeds, etc.

With the object of benefiting the coconut growers of the East Godavari District, three coconut marketing Co-operative Societies, one each in the taluks of Razole, Amalapuram and Kothapeta were started on work in March 1959. As on the 30th June there were 233 members on their rolls with a paid up share capital of Rs. 16,310.

During the year 1958-59, a State loan of Rs. 50·0 to each of the coconut marketing societies for construction of godowns was given. Besides this a subsidy of Rs. 21,000 to each of the three Co-operatives for construction of godowns, drying yard and for installation of copura driers were given. Out of the three societies, the Kothapeta Taluk Co-operative Marketing Society at Gangavaram purchased a site for the construction of godowns, while the other two societies have yet to select sites. The services of a departmental Senior Inspector have been given to the three societies in work as paid secretaries of the societies.

2. District Co-operative Marketing Societies.

(*a*) *General*:—At the beginning of the year, there were 10 district co-operative marketing societies in Andhra Districts. During the year, the Nellore Co operative whole-sale stores was converted into a district co-operative marketing society raising the total number of societies to eleven at the end of the year. Steps have also been taken to form district co-operative marketing societies in the Telangana area. Two district co-operative marketing societies one at Karimnagar and the another at Nizamabad have been started during the current year i. e., 1959–60. It is hoped that the remaining districts in Telangana would also be covered by district co-operative marketing societies by the end of 1960–61.

(*b*) *Business* :—The progress of working of the district co-operative marketing societies during the year when compared with the previous year is as follows :

	As on 30th June 59.	*As on 30th June 58.*
1. Number of Societies	11	10
2. Number of members	4,730	4,214
	AMOUNT RUPEES IN LAKHS.	
3. Paid up share capital	11·21	7·47
4. Reserve Fund and other funds ..	34·76	35·92
5. Borrowings from Central Bank ..	95·26	102·27
6. Other Borrowings ..	5·48	3·02
7. Working Capital	146·81	148·68
8. Value of purchases made during the year.	265·85	287·17
9. Value of sales made during the year.	282·82	306·97
10. Net profit	1·93	2·27
11. Net loss	1·76	1·82

[illegible]

total sales of Rs. 282·82 lakhs, value of chemical fertilizers sold alone amounted Rs. 268·18 lakhs. At the end of the year, they held stock of the value of Rs. 98·34 lakhs as owners and Rs. 11,742 as agents. A few district co-operative marketing societies have also distributed consummer goods such as sugar, groundnut cake, milk powder, electric motors, maida, sojja, coffee seeds, hand loom cloth etc. The main objects of the district co-operative marketing societies are to co-ordinate and develop the activities of the primary marketing societies affiliated to them, particularly, in the matter of export business and in the supply of agricultural requisites like manures, agricultural implements etc. They have been assisting the primaries to some extent in these activities. They sold the produce of the members of affiliated societies of the value of Rs. 0·75 lakhs. A few societies exported onions and chillies to foreign countries.

3. The Andhra Co-operative Marketing Federation Ltd.

The membership is cofined to the eleven district co-operative marketing societies in Andhra area, the Andhra State Co-operative Bank and the Government. Its paid up share capital as on the 30th June 1959 was Rs. 3·66 lakhs of which the contribution of Government was Rs. 2·50 lakhs.

Though the society was formally started on its work on 19th September 1957, it has undertaken regular business since May 1959. It obtained permits for export of onions and chillies to Ceylon, Singapore and Penang and exported onions and chillies through shipping agents at Madras, Nagapatnam and Tuticorn ports. It exported 4971 tons of onions and 17 tons of chillies of the value of Rs. 21·97 lakhs and Rs. 0·23 lakhs respectively.

In addition to the above, the fedaration arranged distribution of 161 tons of milk powder of value of Rs 2·52 lakhs through the district co-operative marketing societies upto the end of 1958. It realised a sum of Rs. 21,085 by way of commission on these transactions.

In March 1959, Government appointed the Andhra Co-operative Marketing Federation as one of the two importing agents of wheat products, maida and soji from Madras. Against April and May 1959 quotas, it lifted stocks of 1120 tons valued at Rs. 6·40 lakhs from the flour mills in Mad as and distributed them through 11 district co-operative marketing societies in Andhra area.

The President and the Business Manager of the federation undertook a business tour to Ceylon, Singapore and Penang in November, 1958 and have established contact with reputed firms in the countries visited to develop export business of agricultural commodities of Andhra Pradesh. As a result of the tour, a branch office of the federation was established in Madras from the beginning of February 1959, to arrange to export to foreign countries of surplus agricultural produce of Andhra Pradesh. The Federation could not export large quantities of commodities as the commodities for which permits were

applied for by the Federation have been freely permitted to be exported under the new policy of Government of India and the co-operatives are not in a position to compete with the Private traders.

The Federation has also submitted a scheme to take over distribution of chemical fertilisers in Andhra area on monopolv basis and the matter is under consideration of Government. Further the federation has applied to the Iron and Steel Controller, Government of India at Calcutta for registration of the federation as controlled stockists to enable it to purchase the entire agricultural quota of iron and steel intended for Andhra area direct from the manufacturers and distribute it through co-operatives.

4. The Hyderabad Agricultural Co-operative Association.

It had 795 members on its rolls with a paid up share capital of Rs. 4.19 lakhs. Its working capital as on the 30th June, 1959 amounted to Rs. 30.07 lakhs. It owed Rs. 19.78 lakhs to Government and Rs. 3.00 lakhs to the Nizam. In their G O. Ms. No. 71 Agrl. Department dated 7-5-1960 Government sanctioned a loan of Rs. 3.00 lakhs repayable in 5 years to Hyderabad Agricultural Co-operative Association for enabling it to liquidate the debts it owes to the H. E. H. Nizam and Sri Hadi Bilgrami creditors. By liquidating these debts, Government will get complete control of the properties of the Hyderabad Agricultural Co-operative Association in which they have got a major share.

During the year it purchased manures, iron and steel and other consumer goods worth Rs. 12.35 lakhs and sold stocks worth Rs. 13.46 lakhs having a stock of the value of Rs. 2.02 lakhs at the end of the year.

It exported about 171 tons of onions and earned a commission of Rs. 4,544 during the year under report. It earned a net profit of Rs. 73,604 during the year 1958—59 and on account of previous years losses it suffered a net loss of Rs. 22.40 lakhs for the year ending 30th June, 1959.

5. Taluka Agricultural Co-operative Associations.

In my previous report I have reported that it was proposed to convert good working Taluk Agricultural Co-operative Associations into Co-operative marketing societies. There was a representation that Taluk Agricultural Co-operative Associations might be recognised as marketing societies. It may be noted here that the existing bylaws of Taluk Agricultural Co-operative Associations do not suit the changed conditions to carry out the objects and functions of marketing societiees in that, they do not provide for issue of produce loans and for obtaining State contribution towards share capital and that formation of marketing societies is an accepted form of co-operative activity all over India. The existing Taluk Agricultural Co-operative Associations have therefore to conorm to the all India pattern. The Government have examined this and they considered it essential to have only one type of society throughout the State and ordered that Taluk Agricultural Co-operative Associations might be brought on lines according to the pattern enunciated by the Government of India so as to enable them

to get aid for construction of godowns and subscription to share capital. In pursuance of this Government have permitted the conversion of good working Taluk Agricultural Co-operative Associations into Co-operative marketing societies.

As on the 30th June 1959, there were 43 Taluk Agricultural Co-operative Associations in the telangana area of Andhra Pradesh. They had 61.654 members on their rolls with a paid up share capital of Rs. 17.44 lakhs. Their working capital amounted to Rs. 36.44 lakhs on the 30th June 1959. They issued loans and advances to their members to a tune of Rs. 1.13 lakhs, recovered a sum of Rs. 0.95 lakhs under loans leaving a sum of Rs. 0.99 lakhs outstanding at the end of the year under report. A few Taluk Agricultural Co-operative Associations marketed the produce of the members and earned a commission of Rs. 14,714 during the year 1958–59. In addition to distribution of agricultural quota of Iron and steel as agent of Hyderabad Agricultural Co-operative Association, select Taluk Agricultural Co-operative Associations have also distributed fertilizers to agriculturists. They also purchased and distributed consumer goods. The value of purchases and sales made by them during the year amounted to Rs. 13.62 lakhs and Rs.14.60 lakhs respectively. 16 Taluk Agricultural Co-operative Associations worked on a profit of Rs. 49.904 while 17 Taluk Agricultural Co-operative Associations sustained net loss of Rs. 3.47 lakhs for the year ending 1958—59.

The Taluk Agricultural Co-operative Asaociations which have been proposed to be converted as marketing societies were given financial assistance by Government by way of contribution to share capital, loans and subsidies for construction of godowns and managerial assistance.

6. Intensive Development of Marketing Societies.

During the year, the Government invested a sum of Rs. 14·00 lakhs in the shares of Marketing co-operatives by way of State participation. The details regarding the investments made during the year and upto the end of the year are given below.

	Invested during the year.	*Invested upto the end of the year.*
	AMOUNT RUPEES IN LAKHS.	
Andhra Area:		
Apex Society	2·00	2·50
District Co-operative Marketing Societies.	2·42	3·42
Primary Marketing Societies ..	4·58	8·08
Telangana Area:		
Primary Marketing Societies and Taluk Agricultural Co-operative Associations.	5·00	6·00
Total	14·00	20·00

In so far as Andhra area is concerned Government sanctioned during the year 30 Senior Inspectors and 15 Supervisors for employment as managerial staff in the 45 marketing societies and also sanctioned the continuance of posts of 10 Senior Inspectors and 10 Supervisors already employed in the 20 societies selected in 1957–58. In the Telangana area, Government sanctioned the posts of 29 Senior Inspectors for employment as managerial staff in 29 marketing societies and Taluk Agricultural Co-operative Associations in the previous year. The services of above staff were given on a pattern of assistance for three years i.e., free of costs for the first year and at proportionate cost during the second and third years.

7. Provision of Storage Facilities.

The provision of adequate storage facilities is an essential factor contributing to the development of co-operative marketing. Under a State programme of construction of godowns by marketing societies, rural banks and rural credit societies were given financial assistance for construction of godowns costing Rs. 15,000 to 50,000. The following was the pattern of financial assistance provided to co-operatives for construction of godowns:

	Andhra Area.	*Telangana Areas.*
Loan	50% of the cost	75% of the cost.
Subsidies	25% of the cost	25% of the cost.
Societies contribution	25% of the cost	NIL.

During the year 1959–60, the pattern of financial assistance was revised so as to provide 75% of the cost of godowns as loan and the balance by way of subsidy. During 1959–60, provision was also made for construction of rural godowns in the central places of the area of operation of primary marketing societies. The pattern of financial assistance given to co-operative marketing societies by way of loans and subsidies for construction of rural godowns was in the ratio of 3:1. During the financial year 1958–59, subsidies and loans amounting to Rs. 5,64,675 and Rs. 2,88,437 respectively were disbursed to 23 primary marketing societies, 33 Large Sized societies, 14 rural banks and 4 small sized societies in Andhra area for construction of godowns. In the Telangana area, an amout of Rs. 3,52,500 towards loan and Rs. 1,17,500 towards subsidy were disbursed to 8 primary marketing societies, 16 large sized societies and 2 rural banks for construction of godowns. The societies have taken up construction of godowns and the progress of construction is at different stages. Much progress could not be achieved as the societies could not secure iron material in time and in full. It has been suggested to Government to allot a separate quota of Iron and Steel to co-operative societies for construction of godowns and to keep the allotment at the disposal of the Registrar.

An Assistant Engineer continued to look to the technical side of construction programme.

8. Processing Activities.

"Processing is an adjunct to orderly marketing and taking up of processing activity by co-operative marketing societies will certainly go

a long way in giving fair price to the member producer of his commodity. This is a new activity which co-operatives have undertaken under the plan schemes. Government have been sanctioning financial assistance in the shape of loans to the marketing societies for installation of processing plants. During the year 1958–59, Government sanctioned loans to a tune of Rs. 4·45 lakhs to 2 District Co-operative Marketing Societies and 7 primary marketing societies for the installation of the following processing plants:—

Type of the Processing Plant.	*Units.*
(1) Cotton gins	2
(2) Groundnut decorticators..	8
(3) Sugarcane crushers	2
(4) Oil Expellers	6
(5) Rice Mill	1

Out of 9 societies which were given financial assistance, two societies at Guntur and Nandyal purchased machinery. Two societies at Lankalakoderu and Tanuku Co-operative marketing societies in West Godavari District repaid the loans as they could not secure first hand machinery. This difficulty is being experienced by other societies. Lack of suitable and quality plants in the local market is discouraging the societies. Government is also not encouraging the import of machinery from outside. The question of arranging suitable plants whenever required by the co-operatives through State Trading Corporation etc., is being examined.

Out of 9 societies which were given financial assistance during 1957–58, 5 societies have actually installed the machinery while the other societies are making progress.

It is relevant to add here that the Siripuram co-operative marketing society in Guntur District decorticated groundnut worth Rs. 57,660 into scernels and earned Rs. 1,057 under processing charges during the year under report.

9. (a) Distribution of Fertilizers.

Co-operatives in Andhra continued to enjoy the monopoly right of fertilizer distribution. Formerly, when the distribution was through trade channels the ryots were not able to secure their needs of fertilizers at control rate. To remedy these defects, the opinion was in favour of Co-operative distribution and the then Government of Andhra took a bold step during 1956 and entrusted to co-operatives the monopoly distribution.

After the formation of Andhrh Pradesh, the scheme of monopoly distribution was extended to Telangana area and now the eleven District Co-operative Marketing Societies in Andhra and twenty select co-operative Marketing Societies in Telangana area are appointed as wholesalers for the distribution of fertilizers and they have been lifting the stocks allotted by the Director of Agriculture under the phased

programme drawn for each year. The stocks so [illegible] the year 1958-59 are [illegible] below

Name of the fertilizer.	*Quantity in tons*	*Value in Rs. (in lakhs)*
Ammonium Sulphate.	78,762	275·07
Urea	10,365	77·14
Ammonium Sulphate Nitrate.	6,095	28·12
	96,223	380·93

[illegible] decline in the sales effected by co-operatives when compared with the previous years [illegible] due to the inadequate allotment of fertilizers by the Government of India to Andhra Pradesh.

During the year under report the Government of Andhra Pradesh, constituted a committee with Sri M. T. Raju, member of the Board of Revenue and Commissioner of Irrigation and Land Reforms as its Chairman, the Director of Agriculture and myself as members. The Committee recommended that —

(a) where any co operative credit society or large sized co-operative society or a rural bank is working and is in a position to undertake distribution of fertilizers, a retail centre shall be opened covering the villages within the area of its operation and that the work of distribution in the Centre shall be entrusted to that society or bank;

(b) Where, in respect of a centre comprising of two more villages, a co-operative society or large sized co-operative society or a rural bank should be subsequently formed in any of these villages and be willing and in a position to undertake distribution of fertilizers, a separate centre shall be formed for each such village,

(c) There shall be opened a retail centre at the rate of not less than one each for an area covering a radious of 5 miles in deltaic and other intensively cultivated areas and ten miles in respect of other areas.

The Committee also suggested that at the district level a Committee should be constituted consisting of—

(1) The President of the District Co-operative Marketing Society,

(2) A representative of the District Co-operative Central Bank;

(3) The Deputy Registrars of Co-operative Societies of the District,

(4) The District Agricultural Officer and;

(5) A representative from each Revenue Division to be co-opted. Also there shall be a Committee at the Divisional level, consisting of the Revenue Divisional Officer, Deputy Registrar of Co-operative Societies, District Agricultural Officer and a representative of the wholesale Co-operative Society, for selecting centres

Further, the Committee suggested that a Committee should be constituted at State level, consisting of the Registrar of Co-operative

Societies, Director of Agriculture and the President of the Andhra Co-operative Marketing Federation [illegible] be entrusted with the work of drawing up a [illegible]

Government have accepted the above suggestions and necessary instructions were issued to Co-operatives [illegible] the above suggestions

Government have tentatively agreed to entrust the distribution of fertilizers through the Andhra State Co-operative Marketing Federation in Andhra area and the Hyderabad Agricultural Co-operative Association in Telangana area and it was decided to implement the proposal from the financial year 1960 [illegible] In the contemplated arrangement, the Andhra Co-operative Marketing Federation Limited Hyderabad has to handle 75,000 tons of fertilizers worth Rs 3 crores while the Hyderabad Agricultural Co-operative Association has to handle 26,000 tons of fertilizers worth Rs 1 crore

Consequent on the formation of Zilla Parishads and the entrustment of the responsibility for distribution of fertilizers through co-operatives on the [illegible] it has become necessary to review the whole system and suggest [illegible] procedural changes in the distribution system

(b) Improved Seeds

The distribution of improved seeds to ryots is mainly undertaken by the State Agriculture Department. Apart from the departmental distribution, a scheme has been in operation in Andhra area of the State since 1955, under which improved seeds were distributed through village co-operative societies in the districts of East and West Godavari, Srikakulam, Visakhapatnam, Krishna, Guntur, Nellore and Kurnool. However in 1957–58 three Co-operatives (two in Kurnool, one in East Godavari) undertook the distribution of improved seeds, The following are the details of the quantities and cost of the seeds handled by them —

	Tons.	*Lbs.*
Paddy.	13	1756
Paddy and Millets.	2	960
Cotton seed. ..	571 bags	..
Groundnut.	137 bags	..

The total value of the seeds handled was Rs. 25,000. Due to the low turnover, the scheme was discontinued with effect from 8th November 1958.

Under Andhra Pradesh Samithis and Zilla Parishads Act of 1959, the multiplication and distribution of improved seed has become the responsibility of panchayat samitis. But still co-operatives can play their role in the distribution of improved seed procured by them.

(c) Distribution of Iron and Steel

The District Co-operative Marketing Societies in Andhra area have been recognised as Registered Stockists for distribution of agricultural quota of Iron and Steel by the Iron and Steel Controller, Calcutta.

The primary market [illegible] the [illegible] Marketing Societies [illegible] allotted [illegible] co-operative [illegible] Hyderabad Agricultural [illegible] Association [illegible] and [illegible] Association [illegible] The [illegible]

(d) Scheme for Distribution of Maida in the State

In G. O Ms No 481, Agriculture Department, dated 17th March 1959, Government directed that the District Collectors might be given the discretion to [illegible] point wholesalers and [illegible] including co-operative societies [illegible] of [illegible] districts. I have moved the Government [illegible] of wholesalers at district level [illegible] to the district co-operative marketing societies in [illegible] Agricultural Co-operative Association might be appointed as wholesaler [illegible] also in the cities of Hyderabad and Secunderabad and that the primary marketing societies and Taluk Agricultural Co-operative Association in the Telengana area be appointed as wholesalers in their respective areas. Government have accepted the proposals and the co-operative did some business in this regard. The control over maida has since been lifted.

(e) Transport Facilities to Co-operatives

The conference on co-operation and marketing held at Hyderabad in November 1955 considered it essential to give higher priority to the movement of agricultural produce on behalf of co-operatives and recommended that this priority should either be the same or next to that being given for movement on behalf of Government. As a preliminary step to implement this recommendation, the Government of India have suggested in consultation with the Railway Board that a Transport Advisory Committee might be constituted with the State Registrars of co-operatives societies, State Marketing Officer, and the local divisional railway authorities as members. The Government of Andhra Pradesh, accepted this and constituted a Transport Advisory Committee in their G O Ms No. 1184, Agriculture Department, dated 12th June 1958 with the Registrar of Co operative Societies as chairman of the Committee The main function of the Committee is to obviate the difficulties experienced by the co-operative institutions in the rail transport of agricultural produce by obtaining high priority for the movement.

9. Export Business.

The co operatives continued to undertake the export of agricultural commodities like onions and chillies and the import of consumer goods. The business done by them in this regard is indicated below.

Export As stated in the report of the previous year, the two apex institutions in the [illegible] Co-operative Marketing Federation, Hyderabad and the [illegible] Agricultural Co-operative Association, [illegible] the [illegible] work on behalf of co-operatives [illegible]

The [illegible] business [illegible] by co-operatives during the year [illegible] below —

Name of [illegible]	*Onions allotted* IN TONS.	*Quota exported* IN TONS
Onions	41,639	10,084
Chillies . .	3,502	17

In view of the free licensing policy of the Government of India and the general low prices that prevailed in the importing countries, co-operatives could not export to any appreciable extent

Import The number of Co operative Societies which applied for license to import consumer goods during the period under report are given below

Period	*Number of Societies.*
October 1958 to March 1959.	4
April 1959 to September 1959.	8

Apart from this, the Andhra Co-operative Marketing Federation and the Hyderabad Co-operative Agricultural Association Limited., Hyderabad were entrusted with monopoly distribution of 500 tons of imported skimmed milk powder and also 1698 5 kilos of comphor.

10 Some Important Marketing Societies

1. *The Anakapalle Co-operative Marketing Society Limited, No.M* 33 *Anakapalle* —There were 3538 members on its rolls, comprising of 56 societies and 3482 individuals with a paid up share capital of Rs 1,66,651 as on the 30th June 1959. Under the scheme of development of co- perative marketing, the Government invested a sum of Rs 5,000 as share capital in the society. The amounts outstanding under the borrowings from the co-operative Central Bank Limited, Vizianagaram and deposits from non-members as on 30th June 1959 were Rs 4,04,719 and Rs 25,877 respectively.

The society advances loans to the members for agricultural operations on the following basis —

	RUPEES.	
Sugarcane ..	500	Per acre under cultivation.
Paddy	100	Do.
Chillies .. .	25	Do.
Groundnut	20	Do.

It advanced loans to a tune of Rs. 9·06 lakhs to its members during the year. The loans are recovered from the members at the time of making payments to them from the value of their produce marketted through the society. A sum of Rs. 4·46 lakhs was outstanding against members at the end of the year.

The society marketed Rs. 32·10 lakhs worth of members produce, the main commodity being jaggery and earned a commission of Rs. 1·44 lakhs for the year 1958–59.

It also acted as agent for supply of manures to members. It sold chemical fertilizers and manures worth Rs. 30·91 lakhs to its members during the year. The transactions resulted in a gross profit of Rs. 39,639.

Consequent on the introduction of the scheme of integration of rural credit with marketing, the society has been acting as the agent of the affiliated member societies in recovering the loans advanced by these societies to the members of such societies from the sale proceeds of these members' produce.

During the year 1958–59, the society recovered a sum of Rs. 2·55 lakhs being the sale proceeds of members of 6 large sized societies affiliated to it.

Anakapalle is the second largest Jaggery producing centre in India. The Anakapalle Co-operative Marketing Society handles about 1/6th of the total produce marketted in this centre. During the year, the society marketted 6,68,635 maunds of Jaggery worth Rs. 31,87,307. The economic condition of the members of the society has improved considerably that they are reluctant to approach the local Sahukars for their financial requirements. Under the scheme of development of co-operative marketing, the society was given a State loan of Rs. 52,600 for construction of two godowns for storage of members produce for better market. The society is constructing two godowns (one main godown at Anakapalle and an auxiliary godown at Chodavaram) and the construction is expected to be completed shortly.

2. *The Hindupur Co-operative Marketing Society Ltd*:—It had 1879 members on rolls with a paid up share capital of Rs. 51,395 of which Rs. 20,000 was state contribution. The society marketed jaggery, chillies, paddy tamarind and groundnut worth Rs. 2·12 lakhs of its members. It also issued loans to its members against pledge of produce and a sum of Rs. 52,751 was outstanding at the end of the year. The society is also constructing a godown at an estimated cost of Rs. 70,000 with State assistance. It earned a net profit of Rs. 9,099 for the year ending 1958–59.

3. *The Guntakal Co-operative Marketing Society Ltd., Guntakal*:—It had 622 members on its rolls with a paid up share capital of Rs. 59,339 as on the 30th June 1959. The society supplied cotton to the Andhra Co-operative Spinning Mills Ltd., Guntakal on commission basis and earned a commission of Rs 17,051 during the year under report. It also issued loans to its members on the pledge of produce and a sum of Rs. 38,772 was due from members at the end of the year. Government sanctioned a loan of Rs. 1·33 lakhs to the society for installation of cotton gin and groundnut decorticator It has also undertaken the construction of godown with Government loan and subsidy.

The installation of processing plants and construction of godown is in progress.

4 *The Siripuram Co-operative Marketing Society Ltd. Guntur District*:—It had 79 A class members on its rolls with a paid up share capital of Rs. 0·20 lakhs as on the 30th June, 1959. The society constructed a groundnut decorticating factory with the State assistance of Rs. 40,000 by way of loan. It charged Rs. 1 per bag for the groundnut kernal decorticated. It decorticated 1057 bags of groundnut kernal and earned working charges of Rs. 1057 during the year. The society purchased 561 bags of groundnut and decorticated 147 bags 157 1/2 lbs. of groundnut and sold the entire stock during the year. It also distributed 520 bags of amonium sulphate and urea to ryots.

11. Co-operative Sugar Factories.

In my previous report. I have reported that under the Second Five Year Plan, it was proposed to set up sugar factories in five select places in the State namely Amadalavalasa (Srikakulam District) Chodavaram (Visakhapatnam District), Palacole (West Godavari District), Chittoor (Chittoor District), Nizamabad Nizamabad District). Except the Nizamabad Co-operative Sugar Factory Ltd., the rest have secured licences to set up sugar factories under the Industrial Development and Regulation Act as on the 30th June 1959. The Nizamabad Co-operative sugar factory has also since secured licence for setting up the factory.

Apart from the above five co-operative sugar factories proposed to be established during Second Five-Year Plan, two more co-operative sugar factories, one at Tuni in East Godavari District and the another at Bhimadole in West Godavari District formed during the previous years were taking steps for collection of initial share capital. The sugar factory at Tuni secured licence for setting up the factory while the application of the sugar factory at Bhimadole is under consideration of Government of India.

The nine Co-operative Sugar Factories in the State had on their rolls 15,919 members with a paid up share capital of Rs. 109·43 lakhs. Out of the paid up share capital of Rs. 109·43 lakhs, Rs. 48·00 lakhs was contributed by Government while Rs. 58·03 lakhs was contributed by producer members and Rs. 3·40 lakhs by others. They held reserves to a tune of Rs. 4·11 lakhs and their working capital amounted to Rs. 165·38 lakhs as on the 30th June 1959.

During the year Government contributed Rs. 24 lakhs to the share capital of Sugar Factories at Amadalavalsa, Chodavaram and Palacole. The State contribution to the share capital of 4 Co-operative Sugar Factories at Amadalavalasa, Chodavaram, Palacole and Chittoor at the end of the year 1958–59 was Rs. 48 lakhs. The Government have also given the services of a Deputy Registrar each free of cost to the Co-operative Sugar Factories at Chodavaram, Palacole, Amadalavalasa, Nizamabad, Tuni to assist the societies in the initial stages. The progress made by each of the Co-operative Sugar Factory is given below:—

In pursuance of the conference of the representatives of Co-operative Sugar Factories held at New Delhi on 6th January 1959, under the presidentship of the Minister of Industries of Government of India the Sugar Factories should be supplied plant and machinery through the

consortian of the Sugar Mill machinery manufacturers specially formed for the purpose. Accordingly the members of the consortian agreed to supply four plants in the 1st priority so as to get into production for 1960-61 seasons and the balance 7 in the second priority for the ensuing season. Out of 4 factories in the State the Co-operative Sugar Factories at Amadalavalasa and Chodavaram were selected and incorporated and the co-operative sugar factories at Palacole and Chittoor for 1961-62 season.

The progress made by each of the co-operative sugar factories is given below:—

1. The Etikoppaka Co-operative Agricultural and Industrial Society Ltd. No. M. 191, Etikoppaka.

There were 1783 members on its rolls with a paid up share capital of Rs. 12.23 lakhs at the end of the year. It issued loans to its members at the rate of Rs 300 per acre of sugarcane cultivated to meet the cost of agricultural operations and for purchase of manures etc. The amount of loans issued by it to members during the year was Rs. 6.22 lakhs. The amount will be recovered from the members at the time of payments for sugarcane supplied by them to the factory. An amount of Rs. 20,768 was outstanding against members as on the 30th June 1959.

All the sugar cane required by the factory was supplied by the members only. Government had fixed the price of sugar cane at Rs. 39.20 np. per ton, factory supply and Rs. 35 06 np per ton at out station supply. As against these prices, the society had paid Rs. 42 per ton for ex-factory supply and Rs. 40 75 np. per ton at out station supply. In addition to the above prices, the society as per its by laws paid transport charges at Rs. 25 np. per ton per mile subject to a maximum of Rs. 5 for all the sugarcane coming from places beyond three miles distance. It purchased 60,220 tons of suggar cane worth Rs. 25.18 lakhs. It produced 5474 tons 13 cwts. of sugar valued of Rs. 42.'5 lakhs. It sold 7744 tons of sugar valued at Rs. 81.72 lakhs. 6268 tons of molasses was sold for Rs. 1.57 lakhs. It distributed Rs. 2 61 lakhs worth of chemical fertilizers and manures to its members during the year. The value of stock on hand as on the 30th June 1959 was—

Sugar. *Malasses.*

2389 Tons 3 Cwts of Sugar valued at Rs. 23·93 lakhs. 100 tons valued at Rs. 2,500.

The society earned a gross profit of Rs. 6,73,865 and a net profit of Rs. 1,50,774 for the year 1958-59.

The present crushing capacity of the factory is 600 tons per day. Under the programme of expansion, the society had obtained necessary sanction from the Government of India to raise the crushing capacity from 600 tons to 1000 tons per day.

The factory had worked for 120 days as against 177 days in the previous year. It was due to non availability of sugar cane for crushing, as the sugar cane crop was badly affected in the area on account of floods which took place in October, 1958.

The establishment of the factory has improved the economic condition of all the villages within a radius of 10 miles. It is reported that more than 2,500 families are depending on the factory for their livelihood.

Chodavaram Co-operative Agricultural and Industrial Society Ltd., Chodavaram.

There were 3795 members, comprising of 3766 cane growers and 39 non-cane growers on its rolls with a paid up share capital of Rs. 26.00 lakhs as on 30th June 1959 of which Government contribution was Rs. 15 lakhs. An extent of 41 acres of land had been selected and acquired by the society by private negotiations. The society had entered into an agreement with Messrs. K. C. P. Ltd., Madras for supply of plant and machinery required for the factory at a cost of Rs. 84 lakhs. The society is busy with the construction of the factory. It is hoped that the society may go into production during the 1960-61 season.

3. The Amadalavalasa Agricultural and Industrial Co-operative Society Ltd., Amadalavalasa.

As on the 30th June 1959 it had 1197 members with a paid up share capital of Rs. 24.93 lakhs of which Government contribution was Rs. 15 lakhs. It issued loans to its members to a tune of Rs. 4·48 lakhs upto 30th June 1959 to enable them to become members in the society and invest share capital.

It selected and purchased a suitable site with facilities of road and railway besides electricity convenience, very near to the Srikakulam road Railway Station measuring 74 acres by private negotiation. It is also acquiring land under land Acquisation Act. The society secured the services of a power drill from the Industries Department, on hire basis and two bore wells were dug up in the factory site with a depth of 502 feet and 210 feet respective by. The sugar factory has applied to the electricity authority for current supply line and Railway authorties for Railway siding line into the Factory site, and the necessary formalities in connection with enquiry are investigations are completed. The society entered into an agreement with M/S. K.C.P. Ltd., for the supply of machinery. It is expected to go into production for 1960-61 season.

4. The Chittoor Co-operative Sugars Ltd. Chittoor.

An on 30th June 1959, there were 3048 members with a paid up share capital of Rs. 21.18 lakhs of which the contribution of Government towards its share capital amounted to Rs. 12.00 lakhs. The society obtained licence for the instatallation of sugar cane working plant of 1000 tons capacity. The society has applied to the Collector, Chittoor, for acquisition of land and Land Acquisition is progressing. It also purchased land by private negotiation. It placed orders with M/s. Binny & Co., Madras, for supply of plant. It is expected that the factory will go into production for 1961-62 season.

5. Palacole Co-operative Agricultural and Industrial Society Limited, Palacole.

As on 30th June 1959, there were 1515 members with a paid up share capital of Rs. 13·87 lakhs of which the contribution of Government to its share capital was Rs. 6·00 lakhs. The society obtained licence for setting up of sugar plant. It has acquired land for installation of the factory through private negotiations. It entered into agreement with Messrs. The Indian Sugar & General Engineer Corporation, Yarmagar, Punjab. It is expected that the factory will go into production for 1961-62 season.

6. The West Godavari Co-operative Sugars Limited, Bhimadole.

It had on its rolls 62 members with a paid up share capital of Rs. 3,900. It is taking steps to build up a share capital of Rs. 8 lakhs.

7. The Thandava Agricultural and Industrial Co-operative Society Limited, Tuni.

It had 1560 individual members on its rolls with a paid up share capital of Rs. 4·94 lakhs as on the 30th June, 1959. It secured a licence from the Government of India for setting up a sugar factory. It is making arrangements for the purchase of a second hand plant. It purchased a site at a cost of Rs. 22,739 for construction of the factory.

8. The Nizamabad Co-operative Sugar Factory.

It had 3006 producer members and 5 non producers on its rolls with a paid up share capital of Rs. 6·06 lakhs as on the 30th June 1959. It had since secured licence from the Government of India for the setting up of sugar factory.

9. The Hindupur Co-operative Sugar Factory Limited, Hindupur.

It had 3 members on its rolls with a paid up share capital of Rs. 2,200 as on the 30th June, 1959. In my previous report I have reported that the proposal to set up factory at Hindupore has been dropped and the society is taking steps to refund share capital collected by it from members. The registration of the society will be cancelled shortly.

12. Tobacco Processing and Marketing.

(*i*) *General*:—There were 4 co-operative societies for tobacco growers in Andhra Pradesh one each in the district of East Godavari, Guntur, Kurnool and Mahabubnagar district. They had on their rolls 3984 members with a paid up share capital of Rs 2·17 lakhs. The Rajahmundry Varjinia Tobacco Producers Co-operative society in East Godavari district and the Alampur Tobacco growers co-operative society in Mahabubnagar district continued to remain dormant during the year. The societies at Guntur and Kurnool districts did some useful work for the benefit of tobacco growers.

(*ii*) *The Guntur District Tobacco Growers' and Curers Co-operative Society Limited, Ongole.*—The society with the jurisdiction over the Guntur district and Kandukur taluk in the Nellore district, had

on 30th June 1959, 2466 A class members and 332 'B' class members with a paid up share capital of 1 50 lakhs. Its main object is to distribute coal to its members for curing tobacco besides supply of other requirements like seeds, manure etc. Government was pleased to give 50 per cent of the district allotment of coal to this society. The society could not avail the entire quota due to short supply of wagons. During the year the society purchased coal worth Rs. 19·65 Lakhs and sold stocks worth Rs 21·1 lakhs. It enjoyed the cash credit accomodation of Rs. 1 lakh with the Guntur District Co-operative Central Bank. Besides its old branches at Tangutur, Narasaraopet and Mangalagiri for distribution of coal A scheme to produce pure tobacco coal and to distribute the same to the members of the societies free of cost was sanctioned by Government at the end of the year 1956-57 and it was implemented during the year under report. Another scheme to pool grade, redry of virginia tobacco has been implemented during the year 1957-58 on no profit or no loss basis During the year the society exported Rs. 12·5 lakhs of virginia tobacco to overseas countries The society gave bonus of Rs 0.50 per ton of coal supplied to members The society earned a net profit of Rs. 1·06 lakhs for the year ending 1958-59 as against Rs 92 lakhs during the previous year. A scheme to produce pure tobacco seeds for distribution to the members of the society was sanctioned to the society in G.O. Ms. No. 134 Agricultural Department dated 21st January 1959. An amount of Rs 12,000 was drawn and disbursed to the society for implementing the scheme. Government sanctioned a loan of Rs. 1.05 lakhs and a subsidy of Rs. 0 53 lakhs to the society towards construction of one big godown and 3 auxilliary godowns. The loan and subsidy could not be disbursed to the society during 1958-59

(*iii*) *The Giddalur Tobacco Growers' and 'Curers' Co-operative Society.*—The main objects of this society are (i) distribution of manure for tobacco cultivation (ii) supply of improved seed to members; and (iii) to pool, grade and sale the tobacco grown by members to their best advantage. As on the 30th June, 1959 there were 366 members on its rolls with a paid up share capital of Rs. 33,300. During the year under report the society purchased 344 tons 2080 lbs. of tobacco grown by members worth Rs 4·16 lakhs and sold them for Rs. 4.16 lakhs. It earned a commission of Rs. 0·32 lakhs during the year under report.

13. Fruit Vegetable Growers' Co-operative Societies.

There were 12 fruit growers' Co-operative societies in the State namely 10 in Andhra and 2 in Telangana with 1920 members and a paid up share capital of Rs, 80,677 as on 30th June 1959, Out of 12 societies only six societies did business. The value of fruits marketed by the societies during the year amounted to Rs. 1·60 lakhs and they earned a commission of Rs. 9,929. They handled limes and coconuts and they were sold in Calcutta, Madras and local markets.

Two societies in East Godavari and Visakhapatnam districts advanced loans to their members to a tune of Rs. 91,600 towards cultivation expenses. A sum of Rs 1·30 lakhs was outstanding against members in 4 societies. The societies in Andhra received advances to a tune of Rs. 19,602 from Central Co-operative banks, and paid Rs. 16 465 and a sum of Rs. 93,305 was due to central Banks at the end of the year A sum of Rs. 680 was due to Government towards loans taken. They also supplied manures worth Rs. 16,372 to their members.

14. Sugarcane Growers' Co-operative Societies and Unions.

Sugarcane growers' Co-operative societies and unions provide cultivation finance to their members for growing sugarcane and arrange for the marketing of cane produced by them to sugar factories, if any, nearby.

On the 30th June 1959, there were 7 sugarcane growers' co-operative societies and one union in the State. They had on their rolls 9,004 members with a paid up share capital of Rs. 3·48 lakhs. Its working capital as on 30th June 1959 amounted to Rs. 19 98 lakhs of which borrowings from Central banks were Rs. 14·42 lakhs. They issued loans to 3555 members to the extent of Rs. 12 33 lakhs during the year for meeting expenses of sugarcane cultivation. A sum of Rs. 10·17 lakhs was outstanding against members at the end of the year. A sum of Rs. 1·30 lakhs was overdue at the end of the year. The members produced 26,223 tons of sugar cane valued at Rs. 10·28 lakhs and supplied them to the sugar factories in their areas.

The working of the Anakapalli sugar cane growers' co-operative society requires special mention. It had 3606 members on rolls with a paid up share capital of Rs. 55,369 as on 30th June 1959. Its working capital as on 30th June 1959 was Rs. 6·66 lakhs. It issued loans to a tune of Rs. 1·17 lakhs to its members and a sum of Rs. 0·44 lakhs was outstanding at the end of the year. The society, functioned as an agent for supplying sugar cane to the Visakhapatnam sugars and Refinery Limited. It is collecting commission for such supplies. It is paying the value of cane in advance to the members and recovering the amount from the sugar factory subsequently. The society supplied 26,223 tons of sugar cane valued at Rs. 10·28 lakhs to the factory during the year. It earned a commission of Rs. 20 108 on such supplies. The society supplied chemical fertilizers and manures to members of the value of Rs. 23·205 during the year. It earned a profit of Rs. 2,802 for the year 1958–59.

CHAPTER III.

Co-operative Farming.

(1) *General*:—There are four types of co-operative farming societies viz., (i) Co-operative better farming societies (ii) Co-operative tenant farming societies (iii) Co-operative joint farming societies and (iv) Co-operative collective farming societies. So for as better farming societies are concerned separate types of societies have not been organised. There are however, a few agricultural improvement societies but their working is not satisfactory. In Andhra area, co-operative farming societies of the tenant farming type have hitherto been encouraged and started. These include co-operative land colonisation societies and also field labour co-operative societies. There are two classes of land colonisation societies one composed of civilians generally drawn from the landless poor and Harijans and the other formed exclusively for resettling demobilised ex-servicemen.

(2) (*a*) *Co-operative Land Colonisation Societies for civilians*:—In pursuance of their social policy, Government have been promoting schemes for the employment of landless poor. One such scheme is the formation of land colonisation co-operative societies for the benefit of Harijans and scheduled classes. These societies are designed not only to improve the economic condition of agricultural labourers but also increase in some measure food production in the State by reclaiming waste lands and bringing them under the plough. These societies are assigned Government waste lands on ryotwari tenure. A member has no right to sublet, mortgage or otherwise encumber his holding. The holding allotted to each member is imparticable and will on the member's death pass undivided to his nominee or his legal heir. The Government have waived land revenue assessment and water cess for the first three years. There were at the end of 1958-59, 29 land colonisation societies in Andhra area as against 27 at the beginning of the year.

There were 2863 members on the rolls of these societies of whom 2557 were active colonists at the end of the year as against 2711 members and 2413 active colonists in the previous year. The total paid up share capital of these societies was Rs. 67,861 as on the 30th June, 1959.

The following is the scale of financial assistance available to these societies from the Govermennt.

	Free grant Rs.	Loans Rs.
1. Share capital per colonist	10	[illegible]
2. For purchase of bulls and he buffaloes 50% grant and 50% interest free loan subject to a maximum of Rs 250	125	125
3. For purchase of manure.	A free grant of Rs. 5 to 10 per acre [illegible] the first year [illegible]	
4. For purchase of seeds.	A free grant at Rs. 5 to 10 per acre will be given for the first crop.	
5. For purchase of minor implements.	An interest free loan of Rs. 50 per member repayable in ten annual instalment.	
6. Reclamation charges.	Each case is considered on its merits.	

An interest free loan of Rs. 5 700 was sanctioned and disbursed during the year to the Murthirajapuram Land Colonisation Co-operative Society Ltd. in Nellore District to enable 4 members of the society to purchase 60 pairs of he buffaloes and agricultural implements. In addition to this, grants to the extent of Rs. 8,000 and Rs. 500 were also given to the Murthirajapuram Land Colonisation Co-operative Society and Mampakinchuvanipalem Co-operative Agricultural land colonisation societies in Nellore and Vizakhapatnam districts respectively. An amount of Rs. 1.37 lakhs was due to Government by these societies at the end of the year.

Of the total extent of 12,114 acres of waste land assigned by the Government in favour of these societies 9,866 acres were reclaimed and 8836 acres were brought under cultivation by the end of the year. Efforts are being made to provide irrigation and drainage facilities to the lands of these societies. Generally, food crops are raised by members in these lands. Food-crops of the value of Rs. 5.71 lakhs was raised during the year under report. In some societies, members have undertaken subsidiary occupation like mat-weaving, basket-making and sheep-rearing.

(b) *Land Colonisation Societies for Ex-servicemen*:— There were ten land colonisation societies for Ex-servicemen at the end of the year. A detailed account of their working is given in Chapter XI.

3. *Societies for Consolidation of Holdings*:— At the beginning of the year, there were ten societies for consolidation of holdings. During the year one society was liquidated. Thus there were nine societies at the end of the year. Except the Penuventa colonisation Co-operative society in the West Godavari District, the other societies were dormant. The society had 210 members on its rolls. There were 46 holding before consolidation and they were consolidated into 22.

4. *Co-operative Joint Farming Societies*:— By the end of 1957–58, there were no Co-operative joint farming societies in Andhra area During the year 1958–59, three joint farming societies one each in the districts of Kurnool, West Godavari and Visakhapatnam were formed. The progress made by these societies are given below briefly:—

(1) *The Sree Venkateswara Co-operative Joint Farming Society Limited No.* 901. *Sankuchakrapuram*:— The society was registered on 8-1-1959 and started on work on 9-2-1959.

There were 58 members on its rolls of whom 53 were residential and 5 non-residential members as on 30th June 1959. The paidup share capital of the society as on 30th June 1959 amounted to Rs. 6,620 collected on the basis of Rs. 30 for an acre of wet land and Rs. 15 for an acre of dry land.

The society pooled Ac, 1[illegible] of wet land and 16[illegible]·79 of dry land belonging to its members The value of the land pooled was estimated at Rs. 1.4[illegible] lakhs.

Government sanctioned an interest free loan of Rs. 52,625 and a grant of Rs. 10,87[illegible] to the society during the year towards reclamation, irrigation and cultivation expenses etc. which has to be incurred by the society.

2. *Sri Devi Co-operative Joint Farming Society Limited, Kurnool District*:— The society was registered on 28th January 1959 and started on its work on 12-2-1959. There were 24 members on its rolls with a paidup share capital of Rs. 619 as on the 30th June 1959. The extent of land pooled by the members was Ac. 108. During the year 1959–1960, the society brought under cultivation 70 acres of wet land and raised paddy crop. The total yield realised by the society was 900 bags valued at Rs. 30,000. No financial assistance was given to the society either by the Government or the local Central Bank during the year under report.

3. *Bhogapuram Joint Farming Co-operative Society Visakhapatnam District*:— The society was registered on 10th October 1959 with 21 members. The society has not yet started functioning. Steps are being taken to start the society.

In the Telangana area, there were by the end of 1957–1958, 4 Co-operative Joint Farming Societies, while during 1958–1959, 2 more joint farming societies were organised. Thus there are altogether 6 co operative joint farming societies at the following places as on the 30th June 1959.

1. Jaycee Co-operative Joint Farming Society, Nizamabad District.
2. Jayasingh Co-operative Joint Farming Society, Nizamabad District.
3. Co operative Joint Farming Society, Ramchandrapuram, Medak District.
4. Co-operative Joint Farming Society, Nekonda, Mahaboobnagar District.
5. Attapur Co-operative Joint Farming Society, Hyderabad District.
6. Waddar Colony Co-operative Joint Farming Society Ltd., Narasampet, Warangal Distrct

Of these six societies, the first five were not functioning properly. Steps are being taken to improve the working of these societies. The working of the Waddar colony Joint Farming Society at Nandampet is given below.—

The society was registered and started on its work on 16th January 1959 with a membership of 115. It was given an extent of 390 acres of dry land and 30 acres of garden land. Government sanctioned financial assistance to the society to the extent of Rs. 21,545 as Government aid and Rs. 15,545/- as interest free loan to the society during the year 1958-1959. During the year 1959-1960, the society brought under cultivation 323 acres of dry land and 20 acres of garden alnd and raised dry crops viz., maize, green-gram etc.

5. *Collective Farming Societies*:—By the end of 1957-58 there were no such societies in Andhra area. During the year three societies were formed one each in the districts of Chittoor, Krishna and West Godavari. The working of these societies is given below:

1. *Bhujabalapatnam Co-operative collective Farming Society Limited Krishna District*: The society was registered on 26-12-1958 and started on its work on 7-1-1959. There were 408 members on its rolls with a paid up share capital of Rs. 20,550. Government sanctioned an interest free loan of Rs. 9,140 to the society to enable its members to contribute to the share capital of the society. The loan is repayable in 5 annual instalments. An extent of Ac.1161-79 waste land of Kolleru lake bed area was leased to the society for a period of five years for joint cultivation. Out of this land, an extent of Ac. 1070 only is fit for second crop cultivation. The entire extent of 1161 acres of land was divided into 19 blocks of about 50 acres each and was placed in charge of a team consisting of about 25 members. During the year 1958-59 the society brought under cultivation about 700 acres of land. The remaining extent of land could not be brought under cultivation as there was no time to bale out water. A total yield of 4220 bags of paddy worth Rs. 1,07,215 was realised during the year.

The Government have agreed to stand guarantee to the Krishna Co-operative Central Bank Masulipatnam to the extent of Rs. 1,40,000 for a period of one year in the first instance in respect of amounts borrowed by the society from the Central bank. As against this, the society has drawn a sum of Rs. 83,000 during the year 1958-59 and spent towards agricultural purposes. The society worked at a net profit of Rs. 24,141 for the year ended 1958-59.

2. *The Thokalapalli Co-operative Collective Farming Society Limited, (West Godavari District)*: The society was registered on 12-1-1959 and started on its work on 16-2-1959. There were 550 members on the rolls of the society with a paid up share capital of Rs. 10,830 as on the 30th June 1959. The Government have sanctioned a share capital loan of Rs. 15 to each member to enable the land less poor members to subcribe towards full value of share of Rs. 30 each in the society, the balance of Rs. 15 being contributed by the members from their own resources. The amount sanctioned to the society towards share capital loan during the year was Rs. 4230. An extent of Ac. 1107-25 acres of Kolleru lake bed lands of Agadalanka village in Eluru taluk was leased out by Government to the society for a period of 5 years. The society actually took possession of the lands on 22-2-1959.

[illegible]

[illegible] Ltd, (Cuddapah [illegible] Co-op[illegible] [illegible] Society [illegible] [illegible] 59. The [illegible] of R[illegible] of [illegible] [illegible] cul[illegible] society [illegible] wages [illegible] cash [illegible], the yield [illegible] taken to improve the position.

[illegible] ative [illegible] ative [illegible] owing places —

1	Co[illegible] Farming society	[illegible]	[illegible]	District.
2.	[illegible]	[illegible]	Ka[illegible]	,,
3.	[illegible]	[illegible]	[illegible]	
4.	Do.	[illegible]	[illegible]	,,
5	[illegible]	Ch[illegible]	Warangal	,,
6.	[illegible]	[illegible]	Do	
7.	[illegible]	[illegible]	[illegible]ak	,,
8	[illegible]	[illegible]	Na[illegible]	,,
9.	Do	[illegible]	Do	
10.	Do.	[illegible]	Nizamabad	,,

Except the co-operative collective farming societies at Jillela, Nambur, Yellareddipalli and Chalvai the remaining six societies were registered during the year 1958–59.

The membership, extent of land held by each society the land cultivated and the State assistance given to these societies are given below:—

Name of the collective farming societies.	*No. of members.*	*Paid-up capital.*	*Extent of land held by the societiy.*	*Government assistants.*		
				Subsidy	*Loans.*	*Staff.*
(1)	(2)	(3) Rs.	(4) Ac.	(5) Rs.	(6) Rs.	(7)
1. Dudekulapalli.	20	2,000	199.39	3,275	2,275	One Junior Inspector 1/3 cost to be borne by the society.
2. Metpalli.	21	2,566	115.00	7,190	7,150	..
3. Kopple.	102	693	248.11	..	..	..
4. Zaheerabad.	34	210	382.00	..	..	..
5. Jillela.	177	707	23.28 (Wet) 555.3[illegible] (Dry)	..	..	..
6. Nambur.	30	150	118.00		..	..
7. Thimmareddiguda.	15	300	52.23	1,305	1,[illegible]75	..
8. Yellareddipalli.	31	273	95.00	..	.	..
9. Chelvai.	143	13,105	143.00 (Share capital loan, 10,000)	7,500	7,500	One Senior Inspector free of cost
10. Venkatraopeta.	51	..	170.00	4,325	2,[illegible]25	..

The newly started co-operative collective farming societies are taking steps to reclaim and cultivate the lands assigned to it and their working is being watched. The working of the old co-operative collective farming societies have to be reorganised to achieve better results and steps are being taken in this regard.

(6) *State assistance to collective and Joint Farming Societies*:—In June 1959 the Government of Andhra Pradesh appointed a committee consisting of five members with Sri K. N. Anantharaman, I.C.S., Member, Board of Revenue, Andhra Pradesh as its Chairman to go into the question of co-operative farming and allied matters and to make appropriate recommendations for the development of co-operative farming in the State. The Committee has since submitted its report to Government.

In the meanwhile the Government of India have constituted a working group on co-operative farming with Sir S. Nijalingappa as Chairman to help formulate an action programme based on available experiences, for the purpose of adopting co-operative farming as the ultimate pattern of agriculture in India. The working group has been requested to examine the types and methods of organisation and management of societies and other connected matters and recommend measures for promoting the programme of joint farming. Future line of action regarding the development of co-operative farming depends on the decisions to be taken by Government on the report of the Committee in the light of the decisions on the Nijalingappa committee report. The pattern of financial assistance to be given to co-operative collective and joint farming societies are decided on the merits of each case.

Government sanctioned interest free loans to a tune of Rs. 1 11 lakhs to enable the societies to meet expenses towards reclamation, share capital contribution purchase of bulls, bullock carts, sinking of wells and oil engines. Government have also sanctioned subsidies to these societies to a tune of Rs. 73,040. The subsidies have been provided to enable the members to continbute to the share capital of societies to purchase bulls etc.

Besides the above financial assistance, Government have also provided free services of departmental and technical officers of the department to serve in the societies. During the year the free services of one Co-operative Sub-Registrar, two peons and one Deputy surveyor was given to the Thokalapalli Co-operative society while one Co-operative Sub-Registrar, one Junior Inspector and two peons and one Agricultural Demonstrator were given to Bhujabalapatnam Co-operative Collective farming society. Seven farming societies have been sanctioned the free services of departmental Senior Inspectors to work as paid secretaries.

6. *Tenants and field labourers Co-operative Societies*;—There were 1010 societies of this type as on 30-6-1959 as against 1014 as on 30-6-1958 There were 1,11,443 members with a paidup share capital of Rs. 3 45 lakhs on 30-6-1959 as against 98,872 members with a paidup share capital of Rs. 3.11 lakhs on 30th June 1958. The members are generally Harijans and landless labourers. The societies obtained on lease 44,191 acres of lanka, padugai land and other

Government waste lands for cultivation. Many societies are not having any land and they are in dormant condition. Steps are being taken to get them liquidated.

It is a problem for these societies to secure adequate finance for the cultivation of lands. The lands given to them are not alienable. There is no certainty of yield because most of the lands allotted are either lanka lands subject to submersion by floods or waste land not commanding proper irrigation or drainage facilities. Even co-operative central banks are hesitating to advance any funds in the absence of adequate security.

According to the revised land assignment policy of Government enunciated in G.O. Ms. No. 1406, Revenue, dated 14-7-1958 no Government land could be assigned to co-operative societies of the tenant farming type but it would be assigned only to co-operative societies of collective farming type where the land is pooled and jointly cultivated.

7. *Agricultural Improvement Co-operative Societies.*—There were 7 Co-operative Agricultural Improvement societies at the end of the year, with 622 members and a share capital of Rs. 23,337 as against 8 societies with 559 members and a share capital of Rs 16,661 at the end of the previous year. Their objective is to distribute improved seed, chemical fertilisers and agricultural implements to farmers, which is being already served by credit and marketing societies. Hence these societies had no scope to turn out any work. I am considering whether it is not desirable to amalgamate them with the existing marketing societies, wherever they exist or in the alternative to liquidate them.

8. *Irrigation Societies general progress*:—There were 29 co-operative irrigation societies 28 in Andhra area and one society in Telangana area at the end of the year with 4,608 members on rolls and a paidup share capital of Rs. 2·32 lakhs as against 25 societies in Andhra and one society in Telangana with a membership of 3,729 and a paidup share capital of Rs. 2·15 lakhs at the end of the previous year. The one society in the Telangana area remained dormant. The societies in Andhra area were due to Central Banks to the extent of Rs. 4·80 lakhs at the end of the year. During the year the societies executed irrigation scheme involving a capital cost of Rs. 0·65 lakhs. They helped members to bring under cultivation 8,527 acres of land upto the end of the year under report. 9 societies worked on a profit of Rs. 0·35 lakhs while 8 societies sustained a net loss of Rs. 0·22 lakhs. 2 societies worked neither on profit nor loss.

CHAPTER IV

CO-OPERATIVE DAIRYING AND ANIMAL HUSBANDRY.

1. *Milk Supply Unions and Societies*:—Milk Supply Societies are organisations of producers which aim at provision of means of subsidiary income to farmers. Milk supply unions collect milk from milk supply societies and others and distribute milk under hygienic conditions and help the urban consumer to get milk at reasonable prices. On the 30th June 1959, there were 15 Co-operative Milk Supply Unions and 312 milk supply societies (i. e 297 in Andhra and 15 in Telangana areas). During the year under report 34 milk supply societies were registered and 13 societies were liquidated in Andhra region while 8 societies were registered in the Telangana region of the State. It may be observed that the formation of milk supply co-operative societies in the Telangana region is of recent origin and every endeavour has been made to organise milk supply societies in the area. In order to facilitate formation of milk supply societies in the area, incentives such as reduction in the minimum share capital from Rs. 1,000 to Rs. 500 in the case of milk supply societies and from Rs. 10,000 to Rs. 5,000 in the case of milk supply unions were provided. Government sanctioned the post of one Dairy Assistant during the year for organising milk supply societies in Warangal and Nizamabad districts. He has organised 16 milk supply societies in the two districts.

The following table will indicate the progress of the milk supply societies and unions, in Andhra area during the last two years:—

	Milk Supply Unions.		*Milk Supply Societies.*	
	1958–59	1957–58	1958–59	1957–58
1. Number of societies ..	15	15	297	283
2. Membership ..	1609	1447	21467	17605
	(*Amount Rupees in lakhs*).			
3. Paidup share capital ..	0·73	0·67	3·02	2·88
4. Reserve and other funds ..	0 94	0·76	1·13	1·29
5. Borrowings:—				
(*a*) Government ..	1·86	1·38	3·25	2·94
(*b*) Central Bank ..	0·40	0·42	0 60	0·57
6. Working capital ..	4·76	3·36	8·06	10·36
7. Quantity of milk produced lbs.	31·58	23·16	42 20	30·55
8. Value of milk produced ..	7·22	5·80	12·39	10·29
9. (*a*) Value of milk sold as fluid milk.	8·09	6·41	13·70	11·[illegible]0
(*b*) Value of milk products sold.	0·33	0 27	0·09	0·10
10. Net profits:—				
(*a*) Number of societies ..	4	5	71	70
(*b*) Amount of Rupees ..	0·09	0·06	0·27	0·29
11. Net loss:—				
(*a*) Number of societies ..	11	10	213	193
(*b*) Amount ..	0·53	0·56	1·27	1·1[illegible]

There has been an alround improvement in the working of the milk supply societies and unions The total value of milk and milk products handled by the unions and societies rose from Rs. 18·23 lakhs to Rs. 22·21 lakhs during the year under report. The 136 feeder societies produced 22 94 lbs lakhs of milk worth Rs. 5·51 lakhs and supplied 18·97 lbs lakhs of milk worth Rs. 4·48 lakhs to the unions and sold 3·97 lakhs of pounds of milk for Rs. 1·36 lakhs to individual consumers. The net profits earned and net losses sustained by feeder societies were Rs. 0·07 lakhs and Rs. 0 05 lakhs while the net profits and net losses of independent societies amounted to Rs. 0·16 lakhs and Rs. 0·15 lakhs respectively.

In the Telangana area, the 15 milk supply societies had 520 members on rolls with a paid-up share capital of Rs. 0·63 lakhs. A sum of Rs. 0 22 lakhs was due to Government towards loans taken by them. They purchased 12·05 lakhs of lbs of fluid milk worth Rs. 4·09 lakhs and sold it for Rs. 4·09 lakhs. Ten societies worked on profit while three Societies worked on loss. The profit earned amounted to Rs. 0 05 lakhs while the loss sustained amounted to Rs. 0 02 lakhs. The milk supply societies and unions have to face unhealthy competition from private traders and they cannot keep adequate margins for establishment and distribution costs. The milk supply societies supply pure milk and they can hardly afford to adopt the methods of private vendors who sell adulterated milk and earn decent profits.

Supply of milk to State Hospitals, Jails etc —The following table indicates the value of milk supplied by Co-operative Milk Supply Societies in Andhra region to State Hospitals, Jails and other Government institutions during the last two years:—

	1958–59	1957 58.
	(AMOUNT RUPEES IN LAKHS)	
1. State Hospitals ..	2·98	2·30
2. Jails	0·08	0·06
3. Other institutions	0 03	0·47
	3·09	2 83

There has been a slight increase in the value of milk supplied to Government institutions In spite of the encouragement given to them by the Government, milk supply unions have not found it an easy matter to secure contracts from some public institutions. Unhealthy competition from private contractors who were supplying milk to these institutions, before the advent of co-operative organisations, lapses on the part of some of the Unions in the strict observance of the conditions and sometimes the unsympathetic attitude adopted by the officers in charge of the public institutions all contribute to the difficulties of the unions in the matter. In their G. O. Ms. No. 1839 Agriculture dated 19th August 1959 Government have ordered that in the matter of acceptance of tenders for supply of milk to jails, hostels, schools, hospitals and certified schools preference should be given to co-operatives in Telangana area as in Andhra area provided their tender value is within 5 percent over the market rate whichever is less.

(d) *State loans for purchase of milch animals*:—During the year 1958–59, Rs. 2·85 lakhs were given by Government as loans at 3% interest to the members of milk supply societies and unions in Andhra region for purchase of milch animals as against Rs. 2 lakhs disbursed in the previous year.

There was no provision in the Telangana area for issue of State loans to memberr of milk supply societies for purchase of milch animals. During the year, Government were addressed for according their permission for the diversion of a sum of Rs. 15,000 from the allotment of Rs. 3.00 lakhs made to the Andhra area, to the Telangana area. This amount was disbursed to 3 milk supply societies in Hyderabad city during the year under report.

State assistance to milk supply societies and unions for purchase of equipment etc:—Government were pleased to sanction financial assistance to the Visakhapatnam Co-operative Milk Supply Union, to the extent of Rs. 28,310 for purchase of dairy equipment besides sanction of free services of one co-operative Sub-Registrar, 4 depot salesmen, two lambretta drivers for a period of one year. Besides this Government sanctioned a subsidy of Rs. 720 to enable the union to meet the rent of four depots opened by it for distribution of milk.

Government have also sanctioned subsidies of Rs. 4,000 and 7,500 to Hindupur Milk Supply Union and Kalahasti milk supply society respectively to enable the societies to purchase dairy equipment.

Urban Milk Supply Scheme:—The Urban Milk Supply Scheme sanctioned in G. O. Ms. No. 3752 Development dated 14th July 1948 for the development of milk production in Urban areas in the composite Madras State, has been continued in Andhra area of the State. At the time of drawing up the scheme, there were 8 Co-operative Milk Supply unions and 10 Co-operative Milk Supply Societies. As there was acute demand for quality milk in urban areas, Government accorded sanction for continuing the scheme upto 28th February 1960. The staff of 10 Dairy Assistants 11 Senior Inspectors and 10 Junior Inspectors sanctioned under the scheme are incharge of the supervision of milk supply Co-operatives and strengthening of their membership and paid up capital of the existing societies. The progress of the milk supply societies and milk production under the scheme was reported in para 1 above.

Intensive Milk Supply Schemes:—The scheme for the intensive milk supply introduced as an experimental measure in Kurnool and Guntur towns in the previous years through the local milk Supply societies has been extended to Nellore Town, during the year under report. The total cost of the scheme sanctioned to Nellore Town amounts to Rs, 4·50 lakhs. The scheme envisages purchase of site and construction of dairy and auxiliary buildings at a cost of Rs. 1·30 lakhs and the erection of medium-sized pasturisation plant with auxiliary equipment at a cost of Rs. 3·20 lakhs. A sum of Rs. 1·30 lakhs was disbursed to the Nellore Co-operative Milk Supply Union during 1958–59 towards the cost of site and construction of dairy and auxilliary buildings. The Union has acquired land for construction of the building.

In my previous report I had referred that as the financial assistance of Rs. 90,000 sanctioned to the Kurnool and Guntur Milk supply unions under the scheme was found inadequate, Government were addressed for the sanction of additional financial assistance. Government sanctioned Rs. 60,900/ (Rs 36,450 to the Kurnool Union and Rs. 24,360 to the Guntur Union) during 1958-59. With this assistance, the two unions have completed the erection of pasterisation and refrigeration plants and completed the construction of dairy building except a few minor works.

I have also submitted to Government proposals for extension of the intensive Milk Supply Scheme to Warangal and Guntoor towns during the year 1959-60. Government have ordered that the proposals may be deferred and reviewed during 1960-61.

The financial assistance sanctioned by Government under the Intensive Milk Supply Scheme and the financial assistance given to the Visakhapatam and Hindupur milk supply unions and Kalahasti milk supply society are eligible for Central assistance on the pattern of 60% grant and 40% loan.

Some important Milk Supply Unions: (*a*) *The Kurnool Co operative Milk Supply Union Ltd., Kurnool*:—There were 141 members on its rolls with a paidup share capital of Rs. 11,445 as on the 30th June 1959 as against 103 members and paidup share capital of Rs. 9,445. During the year, the Union has purchased 1·90 lakhs lbs. of milk valued Rs. 45,325 from feeder societies and 3·86 lakhs lbs. valued Rs. 1·01 lakhs from individuals The Union sold 5 55 lakhs lbs. worth Rs. 1·59 lakhs as fluid milk and converted the rest of the milk into by-products and sold them for Rs. 4,352 during the year. The average purchase price of milk per lb. was 0·23 Np. while the average selling price was 0·28 Np. The Union has undertaken special contract for supply of milk to the Government General Hospital at Kurnool. During the year milk valued at Rs. 66,073 was supplied to the Government General Hospital, Kurnool. The union also supplied milk to Medical College Hostel etc., The Union arranged to supply cattle feeds worth about Rs 11,660. The Union has stationed one Sindhi stud bull for upgrading the milch cows.

The Union has been given the free services of a Co-operative Sub-Registrar to work as Secretary, One dairy assistant for quality control and one Senior Inspector for supervision of feeder societies. The Union earned a gross profit of Rs. 16,866 and sustained a net loss of Rs. 11,833. With the financial assistance given by both the State and Central Governments, this union has constructed a dairy building and installed pasturisation plant. It is now supplying pasturised milk to the Public.

(*b*) *The Guntur Milk Supply Union Ltd., Guntur*:- There were 60 members on its rolls with a paid up share capital of Rs 10,970 at the end of the year. During the year, the union received from its feeder societies 4·33 lakhs lbs of milk worth Rs. 0·91 lakhs and has sold milk worth Rs. 0 97 lakhs. It converted 0·70 lakhs lbs. of milk into milk products and sold them for Rs. 10,954. About 650 houses in Guntur town are served by the union. The union has licence for vending hot milk and Kova in the Guntur Railway Platform. The

union supplied cattle feed worth Rs. 565 for distribution among the members of feeder societies. For the successful working of the milk supply scheme Government have also sanctioned free of cost the employment of one Co-operative Sub-Registrar to work as Secretary one Dairy Assistant for quality control, and one Senior Inspector for supervision of feeder societies. The union too got financial assistance from both the State and Central Governments and it has also constructed a dairy building and installed pasturisation plant. It is also supplying pasterised milk to the public.

(c) *The Chittoor Co-operative Milk Supply Union Ltd., Chittoor*:- There were 511 members on its rolls with a paid up share capital of Rs. 16,520 as on the 30th June 1959. The Union purchased 5·82 lakhs lbs. of milk valued at Rs. 1·05 lakhs and sold 5·29 lakhs lbs. of milk for Rs 1·19 lakhs. It converted 0·52 lakhs lbs. of milk into by-products and sold them for Rs 15,915. The Union is having a milk-bar in which it sells, Ice cream, Palkova, Rose milk, Basandhi, Hot milk etc., The hot milk sold at the milk-bar is so pure and so sweet that there is very heavy demand for it with the result that the union is not able to cope up with the demand from the consuming public Yet efforts are being made to increase production of milk so as to meet the demand from the public It has in effect created "drink more milk" habit among the consuming public. The Union has been a supplier of milk to the Government Headquarters Hospital, Sub-Jail and Maternity Centre. During the year, the union supplied milk to the value of Rs. 25,366 to the Government Hospital. The Union is also supplying milk to the Tirumalai Tirupathi Devasthanams Trupathi and the value of milk supplied during the year amounted to Rs. 8,764

2. *Co-operative Cattle Breeding Societies*:—The object of these societies is to promote economic interests of their members by improving the methods of cattle breeding and by arranging grazing of their cattle.

On the 30th June 1959, there were 22 cattle breeding societies in Andhra area with a membership of 2046 and a paidup share capital of Rs 20,830. These societies had 26 stud bulls and two stud buffaloes bulls. These bulls and buffaloes rendered 1,100 services as against 834 services during the last year. The number of bull calves heifer calves and buffaloes born during the year were 1129. Seven hundred and eighty two were benefited under the scheme. An amount of Rs. 718 was collected towards service fees, during the year. Eleven societies were dormant and they did not maintain stud bulls

During the year two societies were given subsidies involving Rs. 1,200 towards payment of premia.

The one cattle breeding society in Telangana area had 20 members with a paid capital of Rs. 616. The society was dormant. Steps are being taken to revive the society.

Butter and Creamery Societies:—There were two creamery societies with a membership of 33 and a paidup share capital of Rs. 66. They sold butter worth Rs. 197.

Egg production Societies:—As on the 30th June 1959, there were 21 societies in Andhra Pradesh-19 in Andhra and 2 in Telangana area with a total membership of 1009. The paid up share capital held by the societies in Andhra and Telangana areas were Rs. 5,104 and Rs. 4.9 respectively. During the year one society did a little business while the rest remained dormant. This society had 21 members with a paid-up share capital of Rs. 420. It sold 1044 eggs for Rs. 135.

Proposals are under consideration of the department for the revitalisation and development of egg production societies.

CHAPTER V.

CO-OPERATIVE SOCIETIES FOR HARIJANS AND OTHER BACKWARD COMMUNITIES.

1. Societies for Harijans and Backward Classes.

1. *General Progress*:—The following statement shows the progress made by the societies formed for Harijans and Backward communities in Andhra Pradesh as on the 30th June 1959.

No. of societies.	2,633*
Membership.	2,68,137
	(Amount Rs. in lakhs.)
Working capital	33·11

**Note*:—Such types of societies formed exclusively for the benefit of Harijans and Backward communities, i. e., credit societies, fishermen societies, forest coupe societies, field labourers societies, labour contract societies, neera and palm jaggery manufacturing societies have been brought together and dealt with above. The above is exclusive of cottage industrial co-operative societies.

Scriptory grants amounting to Rs. 2,800 were sanctioned and disbursed to 48 Harijan societies and societies for Backward classes.

2. Societies for Scheduled Tribes in the Agency Area.

(*a*) *General*:—The scheduled tribes in the State are largely inhabitated in the agency areas of the East Godavari, West Godavari, Visakhapatnam and Srikakulam Districts, Nallamalle hills of the Kurnool District in Andhra region and forest areas of the Adilabad, Karimnagar and Mahbubnagar Districts of the Telangana region of the State. The scheduled tribes continue to be extremely backward economically, socially and culturally eventhough dynamic changes have taken place around them. Taking advantage of their illiteracy and backwardness, money lenders have been exploiting them by charging usurious rates of interest, by paying less for the forest produce offered by them and by collecting higher prices for the domestic requirements supplied to them.

In order to assist these tribes and to ameliorate their lot. Government have sanctioned the appointment of special staff of eight Senior Inspectors and five Junior Inspectors in Srikakulam, Visakhapatnam and East Godavari Districts to carry on propaganda among them about the co-operative methods of business and marketing of forest produce and to start co-operative societies.

The special staff have been able to form co-operative societies of different types. The societies in the agency areas are trying their best to advance loans to hillmen at a reasonable rates of interest, purchase at fair prices, the minor forest produce brought by them and supply their domestic requirements at reasonable prices.

(b) *The Andhra Scheduled Tribes Co-operative Finance and Development Corporation Ltd, Visakhapatnam*:— Its area of operations is confined to scheduled tribal areas in the districts of Srikakulam, Visakhapatnam, East Godavari and West Godavari. It had on its rolls 5 primary agency marketing societies, 5 individuals and Government as members, with a paid share capital of Rs. [illegible] of which the contribution of the Government was Rs. 2.00 lakhs. It borrowed funds from the Andhra State Co-operative Bank Ltd, Vijayawada and a sum of Rs 1.01 lakhs was outstanding at the end of the year. Its working capital amounted to Rs. 3.04 lakhs as on the 30th June 1959.

During the year, the Corporation purchased minor forest produce to an extent of Rs. 6.55 lakhs from the primary agency produce marketing societies and tribals and supplied domestic requirements to a tune of Rs. 5,435 to the tribals. It earned a gross profit of Rs. 1.09 lakhs and a net profit of Rs. 91,532/- for the year under report. It held stocks of minor forest produce of the value of Rs. 1.5- lakhs and agricultural produce of the value of Rs. 6,749 as on the 30th June, 1959.

The cost of management of the corporation and that of the staff engaged in the business of minor forest produce on behalf of the corporation in the primary agency co-operative marketing societies affiliated to the corporation are being met by the Government.

Six godowns and 4 garages in Srikakulam District and 6 godowns and 3 garages in Visakhapatnam were constructed in 1955-56 by the Public Works Department from out of Rs. 2.00 lakhs sanctioned under grants in aid scheme. The ownership of godowns was transferred to the corporation during the year under report. In addition, the Corporation was given financial assistance for construction of 3 godowns-cum-stalls in Srikakulam District at a cost of Rs. 38,000. The construction was completed recently by the Highways Department.

(c) *Agency produce Marketing Co-operatives*:— For the betterment of the tribal people who are not getting fair and reasonable return for their forest produce, the organisation of primary agency marketing co-operatives is conceived as an essential organisation at the base level. In pursuance of this, primary agency produce marketing co-operatives were organised.

In addition to the two marketing societies functioning at Downuru in Visakhapatnam District and Gummalakshmipuram in Srikakulam District, in their G O. Ms. No. 2208 Education, dated 21st August 1958 Government have permitted the formation of three more Marketing societies one each at Krishnadevipeta and Madugula in Visakhapatnam District and one at Seethampeta in Srikakulam District. The above three societies were organised and registered during the year 1958–59 and they were got affiliated to the Cor-poration. In order to fecilitate the admission of more tribals into the societies, the value of each share of the Primary Marketing societies was reduced. Thus there were five primary agency produce marketing societies at the end of the year 1958-59. All the above 5 societies were got affiliated to the Andhra Scheduled Tribes Co-operative Finance and Development Corporation, Visakhapatnam. These societies had on their rolls 4,615 members with a paid up share capital of Rs. 39,453 (including share capital subsidies) as on the 30th June 1959. They issued loans to their members to a tune

of Rs. 29,104 for purchase of domestic requirements and a sum of Rs. 26,171 was outstanding under loans against members at the end of the year. The advances are recovered mostly through the produce collected and supplied by the members concerned to the society. They purchased minor forest produce worth Rs. 7·53 lakhs from their members during the year. They supplied domestic requirements of the value of Rs. 1.95 lakhs to their members during the year under report.

Each marketing society has been given the free services of one Deputy Tahsildar to work as Manager and one Senior Inspector to work as Accountant. The entire cost of other establishment of these societies was also met by the Government.

(d) *Schemes for the Welfare of Scheduled Tribes and development of Scheduled areas included in the Second Five-year Plan*:— With a view to improve the economic condition of the scheduled tribes residing in the agency areas and forest areas, the following schemes under co-operation are proposed to be implemented during the Second Five-Year Plan under Art. 275(1) of the constitution of India grants in-aid scheme, Schemes relating to the above are being implemented in places not covered by the Andhra Scheduled Tribes Co-operative Finance and Development Corporation Ltd., Visakhapatnam.

Serial number and name of the Scheme.	*Total cost of the schemes.*	*Amounts so far spent on the scheme.*
(1)	(2)	(3)
	(Amount in Rupees.)	
1. Development of Atmakur Chenchu Co-operative Purchase and Sale Society, Kurnool District.	75,000	22,559
2. Organisation of a purchase and Sale Society Limited at Dornal for Chenchus in Kurnool District.	52,000	30,803
3. Development of Kotaramachandrapuram Agency Co-operative Marketing Society Limited in West Godavari District	53,000	42,673
4. Administrative Employment of Additional Staff to Registrar of Co-operative Societies Office.	30,000	0,418
5. Development of Anantagiri Agency Co-operative Societies, Visakhapatnam District.	41,600	..
6. Development Addatigala Co-operative Stores in East Godavari District in place of Esudem Agency Co-operative Society in Vishkhapatnam District.	26,300	..

The working of the societies in which the above schemes were implemented are given below.

1. *The Atmakur Chenchu Co-operative Purchase and Sale Society Limited, Atmakur P. No.* 459:—There were 451 members on its rolls with a paid up share capital of Rs. 1,969·05 as on 30th June 1959. The members of the Society were chenchus who are the predominant Hill tribes population in the Nallamalais.

The society is running 3 sub-depots at Peddacheruvu Bairluty, and Sreesailam besides its main depot at Atmakur. These sub-depots receive—forest produce from chenchoos and in return supply them with food grains and other domestic requirements to the value of the produce. Important item of minor forest produce handled by the society were tamarind, honey, and groundnuts. The society supplied not only the necessaries of life of chenchoos but also supplied the needs of other public and the pilgrims of Sreesailam. The sub-depots of Peddacheruvu and Srisailam are doing a lot of service to the public as well as pilgrims by supplying essential articles at cheaper rates.

During the year it purchased minor forest produce worth Rs. 18,446 and sold minor forest produce worth Rs. 34,501. It also purchased food stuffs of the value of Rs. 73,088 and sold food stuffs of the value of Rs. 79,019.

The society through its sub-depots supplied food stuffs and other articles to the chenchoo schools. It also supplied dietory articles for chenchoo hospitals at Peddacheruvu.

Government continued to extend the free services of a forest Ranger to work as the secretary of the society and two Junior Inspectors of Co-operative societies to work as managers at Bairluty and Peddachervu sub-depots during the year 1958–59. Grants to the tune of Rs. 14,472 for the construction of staff quarters for the Secretary and the co-operative Inspector Managers at Peddachervu and Bairluty were also granted to the society.

Subsidy to a tune of Rs. 4,000 for the construction of Sale depot at Bairluty was given to the society. The construction of sale depot and the staff quarters at Bairluty and Peddachervu have been completed almost.

2. *The Dornal Chenchu Co-operative Purchase and Sale Society Limited, Dornal, Kurnool District*:—There were 209 members on its rolls with a paid up share capital of Rs 291 as on the 30th June 1959. The society was granted lease of minor Forest Produce in Dornal Forest Range for the year 1958–59. The lease period was from 1st October 1958 to 30th September 1959 but the lease was sanctioned to the society in the month of January, 1959, i. e., after three months from the commencement of the collection season. Besides this, the crop of the Minor Forest Produce during the year was a failure. The society therefore could not utilise lease much during the year under report. However the society sold Minor Forest Produce of Rs. 370 during the period from 1st July 1959 to 30th September 1959.

The society was appointed as a contractor to the Forest Department for supplying the domestic requirements of the Chenchu Boarding Homes, Dornal and gudem chenchu Schools in Dornal Range. The society is supplying rations to the schools on credit and is realising the

value at the end of the month. The society was sanctioned a grant of Rs. 8,000 of which Rs. 5,000 was for working Capital and Rs. 3,000 for construction of a Sales Depot cum office building at Dornal, The society constructed a sale depot cum office building at Dornal from the grant of Rs. 3,000 sanctioned to the society.

During the year 1958-59 an additional amount of Rs. 15,000 was sanctioned to the society for construction of a godown at Dornal. The construction of the building was completed except some minor repairs at the end of the year under report.

3. *The Agency Produce Co-operative Marketing Society Limited, Kotaramachandrapuram*:—There were 175 members on its rolls with a paid up share capital of Rs. 5,016 as on the 30th June 1959. The membership of the society is confined to the tribal people belonging to Polavaram Taluk. During the year 1958-59 the society purchased Minor Forest Produce from the hill tribes worth Rs. 17,6[illegible]0 and supplied it to the corporation. Further it supplied domestic requirements of its members of the value of Rs. 11,786. It also distributed manures as an agent of the West Godavari Marketing Federation Limited, Eluru. The funds of the society consisted mainly of the funds provided by the Government through the corporation.

During the year 1958-59, Government sanctioned Rs. 24,000 to the society for construction of godown and staff quarter at a cost of Rs. 27,300. The construction of godown and staff quarters has been completed during the year. The society was given the free services of Senior Inspector to work as the Secretary of the society.

4. *The Anantagiri Agency Multi-purpose Co-operative Society*:—There were 659 members on its rolls with a paid up share captial of Rs. 3,181 as on the 31st March 1960. In their G.O. Ms. 1151, Education Department, dated 8th April 1959, Government were pleased to sanction Rs. 17,000 to the society to be utilised for the following pruposes:—

				Amount. Rs.
1. Cost of Senior Inspector and peon.		..	..	5,000
2. Construction of godown.	..	..	..	7,000
3. Working capital Grant.	..	..	..	5,000
				17,000

The society incurred an expenditure of Rs. 2,626 during the year 1959-60 towards the cost of Senior Inspector and his peon. The amount of Rs. 7,000 given for construction of godown at Anantagiri and towards working capital were fully utilised by the society.

5. *The Addatheegala Co-operative Stores Limited*:—It had 602 members on its rolls with a paid up share capital of Rs. 2014 as on the 30th June 1959. Besides supply of domestic requirements of the hillmen at reasonable rates, the society also acted as agent of the members for the sale of Minor Forest Produce of the members.

During the year 1958-59, the society [illegible] domestic requirements worth Rs 21,431 and [illegible] 22,076 The society was given free [illegible] of a [illegible] its Secretary

(e) *Centrally Sponsored Schemes* —The [illegible] have approved my proposal to implement during [illegible] Year Plan period, three schemes for the welfare of scheduled [illegible] at a total cost of Rs 80,000 The entire cost of these [illegible] by the Government of India. The following are the details of the scheme implemented so far —

Serial number, and name of the Scheme.	*Total cost of the scheme*	*Amount so far spent on the scheme.*
(1)	(2)	(3)
	RS.	RS
1. Formation on Multipurpose Co-operative Society at Araku Visakhapatnam District.	40,500	29,237
2 Formation of labour contract Co operative Society Maredumilli, East Godavari District	22 000	13,726
3. Formation of a forest Coupe Society at Mandasa, Srikakulam District.	17 500	9,442

The details of the assistance given were grant towards share capital and provision of managerial staff free of cost. The progress made by the societies in which the above schemes were implemented is given below —

(i) *Labour Contract Co-operative Society Limited, Maredumilli* — The Labour contract Co-operative Society Ltd, Maredumilli in Rampachodavaram Taluk was organised under the central by sponsored scheme with a view to provide regular work to the tribal people

As on the 30th June 1959 there were 180 members on its rolls with a paid up share capital of Rs 4,500. During the year 1958-59, the society constructed an office-cum-stores shed at Maredumilli with the subsidy sanctioned by the Government.

The society has since opened a stores section besides undertaking contract works, such as laying roads, constructing culverts felling trees in forests for fuel quarry works, etc, for the use of the members The society purchased goods worth Rs 701 and effected sales to the tune of Rs. 683 during the year 1958-59.

The society opened a Grocery section for the benefit of the agency people. A Senior Inspector was given to the society free of cost to work as Secretary of the Society.

(ii) *Mandasa Forest Coupe Co-operative Society, Mandasa.*— At the beginning of the year there were 600 members both tribal and non-tribals with a paid up share capital of Rs. 3,005 Government contributed to the share capital of the society at Rs. 5 to each tribal member

while the society collected Rs 5 from each non-tribal member. During the year [illegible] member [illegible] by the society. Th[illegible] and paid up share capital of the society ha[illegible] from 601 and Rs 3,005 at the beginning of the year to 801 and Rs 4,005 respectively at the end of the year.

The society borrowed a working capital loan of Rs. 5,000 from the Government and the entire amount was outstanding at the end of the year. The society was also given a subsidy of Rs 400 during the year towards the cost of the salaries of agents appointed by the society.

The society has taken on lease a bamboo coupe in Maudala north B C No 111 extending over 800 acres for the year 1957-58 at a negotiable rate of Rs 2,000 and the coupe was worked out from 1-1-1958 to 16-12 1958, the total sale proceeds from the coupe is Rs. [illegible] 23. Wages and other working expenses paid during the year amounted to Rs. 4,955 39.

The society has taken a fuel coupe called as R[illegible] VII extending over 54 acres for the year 1958-59 at an average rental value of Rs 3,564. The society commenced the working of the coupe from 13th November 1958 and worked out the coupe till 30th June 1959. Thus the society worked out the coupe for 7 months [illegible] days and realised an amount of Rs 3,646 22 from the sale proceeds of the coupe. The society incurred an expenditure of Rs 5,950 56 towards lease amount, payment of wages, etc. Thus the society incurred a loss of Rs. 2,304 34 on this account. The loss was due to the fact that the coupe was not containing tree-wealth for the lease amount fixed by the Forest Department and the lease amount was too high when compared with the coupes allotted to private contracts surrounding the coupe allotted to the society.

(iii) *The Arakuvalley Agency Multipurpose Co-operative Society.*— There were 1294 members on its rolls with a paid up share capital of Rs. 5,811 (including the share capital subsidy of Rs. 3,000 sanctioned to the society by the Government) as on 31st March 1960. The society was due to Government Rs. 6,800 under loans and Rs. [illegible],171 to the Central Bank as on 31st March 1960. During the financial year 1959-60, the society issued loans to a tune of Rs. 500 to its members and a sum of Rs. 7,270 was outstanding at the end of the year. During the financial year 1959-60, the society purchased stocks worth Rs. 40,649 and sold stocks to the tune of Rs. 43,001.

3. Role of Co-operatives in agency areas of Multipurpose Projects.

With a view to ameliorate the economic conditions of tribals, Government have ordered the formation of two primary agency produce marketing societies in each of multipurpose projects at Araku and Hukumpeta in Visakhapatnam District, one society at Narasampet in Warangal District and another at Utnoor in Adilabad district.

A scheme involving a total cost of Rs. 2.00 lakhs for implementation through the above marketing societies was programmed. The scheme provides for the construction of godowns, sale depots, staff quarters, grants towards working capital, share capital and reserve Fund. The scheme envisages provision for debt redumption of tribals to the extent of Rs. 20,000 in each of the societies.

Six marketing societies, two each in the multipurpose Projects at Araku and Hukumpeta and one each in the Narasupet and Utnoor Projects were organised during the year.

4. **Progress of working of several types of non-credit co-operative societies in agency area Andhra area of the State.**

(*i*) *Store for hill tribes*:—There were four consumer co-operative stores for the hill tribes in the East Godavari and West Godavari Districts. They had on their rolls 853 members with a paid up share capitals of Rs. 14,789 as on the 30th June 1959. The stores purchased food grains cloth, sugar, Kerosine, etc. worth Rs. 1·01 lakhs and sold goods of the value of Rs. 1·13 lakhs during the year under report.

(*ii*) *Forest Coupe Societies*:—There were 3 forest coupe societies for the benefit of hill tribes at Mandasa in Srikakulam District. Rajavomangi in East Godavari District and at Kotaramachandrapuram in West Godavari District. They had 1605 members on their roll with a paid up share capital of Rs. 12,656 as on the 30th June 1959. During the year the societies were granted lease for the collection of bamboo coupe extending an area over 10,934 acres and they paid rental value of Rs. 36,062.

(*iii*) *Mat Weavers Societies*:—There was only one mat weavers Co-operative Society at Cherla in East Godavari District with a membership of 24 and paid up share capital of Rs. 210 as on the 30th June 1959. The society did not do any business during the year under report.

(*iv*) *Palm Jaggery Societies*:—There were two palm Jaggery Co-operative societies with a membership of 165 and paid up share capital of Rs. 5,7[illegible] as on 30th June 1959. They did not do any work except dealing with the issue of small loans to its members. Steps are being taken to revive them.

(*v*) *Land Colonisation Societies*:—There were ten co operative land colonisation societies for the benefit of hillmen. The working of the land colonisation societies are given in Chapter III.

CHAPTER VI.

CONSUMERS CO-OPERATIVE STORES.

1. Primary Co-operative Stores (Excluding Students Co-operative Stores.)

(*a*) *General Progress*:—The policy in respect of Consumers Co-operative Stores continued to be one of consolidation and rectification rather than expansion. Thus 9 Consumer Co-operative Stores were liquidated during the year under report. The progress made by them in the last two years in Andhra and Telangana areas is indicated below:—

	Andhra.		*Telengana.*	
	On the 30th June 1959.	*On the 30th June 1958.*	*On the 30th June 1958.*	*On the 30th June 1959.*
1. Number of stores ..	170	203	110	107
2. Number of members (in lakhs).	0·66	0·72	0·11	0·10
	Amount Rupees in lakhs.			
3. Paid up share capital ..	6·52	7·92	2·92	2·81
4. Reserve fund and other funds.	11·10	12·81	2·05	1·67
5. Borrowed capital ..	11·34	20·46	0·39	1·47
6. Working Capital ..	28·96	47·76	5·40	5·95
7. Purchases during the year.	105·65	103·60	9·14	9·83
8. Sales during the year ..	112.91	108·57	10·94	10·31
9. Net profits earned ..	2 04	3·56	0·11	0·06
10. Net loss sustained ..	8·27	9·70	0·65	0·39

There has been a slight increase in the volume of the business of Consumers Co-operative Stores. During the year Government were addressed to entrust distribution of sugar and wheat on monopoly basis to Co-operative societies. Government entrusted this business to the Muncipal Corporation, Secunderabad and Hyderabad in so far as the twin cities are concerned and the Revenue Department in other areas. However Co-operatives are endeavouring to carry on their business and to cater to the requirements of the members by way of provision of necessaries such as Sugar by getting permits from the Civil Supplies Department. The Primary Consumers Co-operative Stores in Andhra continued to obtain finances from the Central Co-operative Banks towards their requirements and a sum of Rs. 7 65 lakhs was outstanding against them at the end of the year. A sum of Rs 0·29 lakhs i.e., Rs. 0·21 lakhs in Andhra and Rs. 0·08 lakhs in Telengana was outstanding under credit purchases at the end of the year. The rest of the borrowed capital was obtained from members and non-members.

(b) B[illegible] purchase of the Primary Consumers Co[illegible] commission [illegible] ction w[illegible] from [illegible] of [illegible] (3 2 [illegible]).

T[illegible] commodities [illegible].

		[illegible]a.	Telengana.
		(Amount Rupees in lakhs).	
1	Food [illegible]	61 [illegible]	6 29
2	G[illegible]	14 1[illegible]	.
3	C[illegible] (a) [illegible]	11 20	2 13
	(b) [illegible]	2 27	..
4	Drugs		
	[illegible] Food ..	1 90	..
5.	Other consumer goods ..	21 69	8 52
	Total ..	112 91	10 94

Scales to members during the year amounted to Rs 71 45 lakhs and constituted 57% of total sales of the primary Consumer Co-operative Stores in the State Sales to non members helped the stores societies to develop their business and strengthen their position

(c) *Analysis of trading results* —During the period 102 stores worked at a gross profit of Rs 6 2 lakhs 25 stores sustained a gross loss of Rs 1 89 lakhs The total cost of the establishment contingencies, etc, incurred by the stores amounted to Rs 8 08 lakhs The percentage of cost of the establishment to total purchase worked out to 7.55 stores worked at a net profit of Rs 10 [illegible]1 lakhs while 137 stores sustained a net loss of Rs 8 91 lakhs and the remaining 89 store societies had neither profit nor loss.

(d) *Supply to Jails Schools, Religious institutions* —The stores societies continued to supply diet articles to Jails, Hospitals, Mutts, etc, during the year. Sixteen stores societies supplied diet articles worth Rs 17 68 lakhs. The business done by them in this regard for the last two years indicated is below.—

		1957–58	1958–59
		(Amount Rupees in lakhs).	
1	Government and Local Board Hospitals	0 71	1 08
2	Jails and Certified Schools ..	5 46	3·57
3.	Devastanams and mutts ..	8·38	10 76
4.	Educational Institutions and Hostels	3 50	2·27
	Total ..	18 05	17·68

The value of the di[illegible] supplied by the [illegible] Tirumpathi Devastanams Stores [illegible], Tirupathi to the Tirumala Tirupathi Devastanams, Mutts and [illegible] institutions [illegible] Rs 10[illegible] lakhs [illegible] observed [illegible] was a [illegible] decline in the supply of [illegible] Local [illegible] In my [illegible] used to purch[illegible] Co[illegible] without [illegible] helpful [illegible] Government recently ordered that Co[illegible] should be [illegible] preference over to other [illegible] Co-operative stores are 5% more [illegible] at [illegible] this concession there will be [illegible] in this regard in the [illegible]

Three stores have taken up processing activities such as hand pounding of rice and conversion of paddy into boiled rice, etc, and sold them to public They purchased raw materials worth Rs 53,806 incurred Rs. 4 436 towards manufacturing charges and earned a gross profit of Rs [illegible],223 during the year under report

(c) *Classification of Primary Stores according to localities served by them* —The following statement shows the volume of business done by the urban, semi-urban and rural stores during the year

	1958-59		
	Urban	*Semi-urban*	*Rural*
Number of Stores ..	158	50	73
	(*Amounts Rupees in lakhs*).		
Purchase made during the year	74 76	25 93	14 14
Sales made during the year ..	80 78	27 29	15 78

It may be observed from the above that the Consumer Co-operative Stores in Urban areas continue to serve the urban population to a small extent The Rural Co-operative stores have little or practically no chance of competing with the private enterprise in business due to various reasons A few stores Societies have also taken up distribution of chemical fertilisers

(d) *Classification of Stores according to clientale* —The following statement shows the volume of business done by stores formed exclusively for certain sections of consumers, such as the industrial workers in mills, factories and firms, employees under Government, Local Boards, Municipalities and stores for the general public,

1958-59

	Industrial Employees' Stores.	Employees' Stores.	Industrial Stores.	Total Stores.
Number of Primary Stores	9	17	[illegible]	251
	(AMOUNT [illegible] IN [illegible])			
Paidup share capital	·28	65	[illegible]	[illegible]46
Total Working Capital	1 0	[illegible]	[illegible]	29·63
Purchases made during the the year.	9 55	[illegible]	72	[illegible]
Sales made during the year	10 15	7·72	68	105 [illegible]0

2 Supervision

On the 30th June, 1959 there were 20 Co-operative Sub-registrars and 19 Senior Inspectors for the supervision of stores in Andhra area. Supervision fees continued to be levied [illegible] earning a net profit of Rs. [illegible],000 and above [illegible] profits subject to a maximum of Rs. 3,0[illegible]0 in each case [illegible] 65 stores worked at a leviable profit. Against a total demand of Rs 13,[illegible] including the arrears of previous years, a sum of Rs 3,295 were collected during the year and a sum of Rs. 9,909 was pending collection at the end of the year.

3. School and College Students Stores

On the 30th June, 1959 there were 187 Students Co-operative Stores in Andhra area and there was one Students Co-operative Stores in Telangana area. Steps are being taken to organise more such societies in Telangana area also.

The following table shows the record of their working —

	As on 30th June, 1959	As on 30th June, 195[illegible].
1. Number of societies ..	188	181
2. Number of members:—		
(a) Students	14 843	13,127
(b) Teachers	[illegible] 396	2,7[illegible]
(c) Associates .	14 598	11,[illegible]17
3. Paidup share capital .	51,0[illegible]3	46,915
4. Value of Books purchased on indent from members.	1·14	78
(b) On societies own risk ..	7 54	6 30

5. Value of books sold :—		
(a) Value of books sold on indent	1·12	0·92
(b) Value of books sold on its own risk	7 24	7·03
6 Value of stationery articles purchased.	0 13	0·54
7. Value of stationery articles sold	0·13	0 50
8. Net profit earned	0 34	0 19
9. Net loss sustained ..	0·34	0·55

The societies [illegible] in getting books and stationery [illegible].

There was slight improvement in business and enlisting of associate members. [illegible] societies worked at a profit while 65 societies worked on loss 33 societies worked either on profit or loss.

The primary object of the Students Store Societies is to purchase and [illegible] books [illegible] and other articles required by the student members in the educational institutions at reasonable rates Apart from [illegible] economic [illegible] on their members these institutions are best calculated to provide a training ground to the students in the virtues of self help and mutual help and above all in the democratic management of institutions which are the basic features of co-operative activity in the most formative period of their life. I have asked the District Officers to encourage the formation of such students stores in all educational institutions and to develop their activities.

4. Railwaymen Co-operative Stores.

Consequent on the withdrawal of the concession of grain shop facilities to the employees in Railway from 19[illegible], the Railway administration encouraged the formation of Co-operative Stores in the State They held a paid up capital of Rs 35,[illegible] They purchased goods worth Rs 3 [illegible] lakhs and sold goods for Rs 3 93 lakhs. The Railway Board has given the following concessions to these railway employees Co-operative stores.

(i) Free accommodation on nominal rent of Re. 1 per mensum

(ii) Payment of subsidy not exceeding [illegible]0 per cent of the cost of establishment for the first three years of societies working.

(iii) Recovery of share capital and dues under credit sales from members pay bills.

(iv) Grant of special casual leave and passes to members of the managing committees to attend meetings.

These concessions have greatly facilitated the working of stores for Railway employees.

CHAPTER VII.

HANDLOOM INDUSTRY.

Weavers' Co-operative Societies.

1. *General Progress*:—During the year under report Weavers Co-operatives made steady progress. The year witnessed the intensification of the efforts for the effective implementation of the Cess Fund Schemes and strengthening of weavers' Co-operatives to enable them gradually, recoup the accumulated losses sustained during the previous years. Attempts have been made to make the primary weavers societies financially strong by strengthening their share capital position and by improving the marketing of their finished goods. Subsidies and grants were sanctioned to the apex weavers co-operative societies to expand their marketing organisation. To stimulate sales rebate was sanctioned to weavers' Co-operative societies on the sale of handloom cloth. Both the apex weavers' Co-operative societies in Andhra Pradesh were sanctioned temporary accommodation by State Government during the slack season to enable them to procure stocks from the primary weavers' Co-operative societies and thus reduce stagnation and thus help the primaries in carrying on their production activities and provide employment to their members to the extent possible. Improved appliances, such as reeds and healds, slays, warping machines etc., were supplied to the societies to improve their technical efficiency and also quality and quantity of their production.

Andhra Pradesh is dificient in yarn. Added to this weavers' Co-operatives have to depend upon the private mills for the supply of yarn. With a view to remedy this situation to the extent possible new spinning mills on Co-operative basis have been brought into existence. The Andhra Co-operative Spinning Mills LTD., Guntakal has increased its spindleage. The Netha Co-operative Spinning Mills LTD., Hyderabad is expected to go into production within six months. The Chirala Co-operative Spinning Mills LTD., Chirala which is intended to manufacture fine counts of yarn, is taking steps for construction of necessary buildings and procurement of machinery. The Co-operative Spinning Mill started for the cotton growers at Uavakonda is taking steps to collect the required share capital.

2. *Apex Societies*:—There are two apex weavers societies in the State, one for the Andhra area called the Andhra Handloom Weavers Co-operative Society at Vijayawada and the other for the Telangana area called Hyderabad Handloom Weavers' Co-operative Central Association at Hyderabad. The Hyderabad Handloom Weavers' Central Co-operative Association, Hyderabad was not reconstituted before the formation of Andhra Pradesh. Proposals are under way to reconstitute the Hyderabad Handloom Weavers' Central Co-operative Association. The two apex weavers Co-operative societies are proposed to be amalgamated into one weavers Co-operative society after the reconstitutions of the Hyderabad Handloom Weavers' Central Co-operative Association Limited.

(*a*) *The Andhra Handloom Weavers' Co-operative Society Ltd.*,— The following table indicates the progress of the society during the last two years:

		1958–59	1957–58
1	Members	1,047	1,049
		(AMOUNT RUPEES IN LAKHS)	
2	Paidup share capital	6·83	6·54
3	*Barrowed capital*:—		
	(*a*) From the Reserve Bank of India	34·00	5·00
	(*b*) From the State Bank of India (*c*) From the Andhra State Co-operative Bank.	5·41	18·05
	(*d*) Cess Fund Loan (*e*) State Government (*f*) Other sources (deposits)	43·25	42·85
4	*Reserves*.—		
	(*a*) Reserve Fund	4·61	4·61
	(*b*) Other Reserves	1·58	1·58
5	Working capital	95·68	78·63
6	Purchase of Yarn during the year ..	159·22	162·61
7	Sale of Yarn during the year.. ..	154·72	143·70
8	Purchase of cloth during the year ..	78·77	61·98
9	Sale of cloth during the year ..	72·77	69·02

There has been an increase in the working capital and the business transactions of the society during the year when compared with the previous year. The society has been expanding its marketing organisation and its other auxiliary activities and therefore it requires additional financial provision to carry out increasing responsibilities. The society continues to obtain financial accommodation from the Reserve Bank of India.

The society obtained credit limits of Rs. 15 lakhs under section 17 (2) (*a*) of the Reserve Bank of India Act for purchase of yarn and Rs. 30 lakhs under section 17 (2) (*bb*) for marketing from Reserve Bank of India. It is running 5 handloom factories for the production o shirtings, coatings, bed sheets and towels and also 5 pattern making factories for evolving new designs in handloom cloth to suit the changng fashions of the consumers and thus enlist their patronage and isupport. It has been maintaining two dye factories at Rajahmundry and Nellore for the supply of coloured yarn to its affiliated primaries and to its factories. It has also established one modern dye unit at Mangalagiri. It dyed 7,985½ lbs. of yarn during the year and supplied it to the primaries. At the end of the year under report it had 187 emporia or depots and yarn units of which 7 were situated in other states. During the year 1958–59 it supplied handloom cloth worth Rs. 2·88 lakhs to the consuming departments of the Government of Andhra Pradesh.

(b) *The Hyderabad Handloom Weavers' Central Co-operative Association, Limited.*

The main function of the Association is the marketing of the handloom goods of its affiliated primary societies. It could not take up purchase of yarn in bulk and supply to its primary societies on a large scale owing to lack of adequate funds. It has been during 7 marketing centres, 6 emporia including 3 inter-state depots and 4 yarn units. During the year it opened a depot at Calcutta. The following statement indicates the salient features of the working of the society during the last two years:

		1958-59	1957-58
1	Members	159	153
		(Amounts in [illegible])	
2	Share capital	12.65	12.65
3	Borrowings	22·77	21·52
4	*Reserve Fund*:		
	(*a*) Reserve Fund	1·85	1·85
	(*b*) Other reserves	7·35	7·55
5	Purchase of the raw material in the year.	6.04	4.35
6	Sale of raw material in the year	5.71	4.37
7	Purchase of cloth during the year	51.17	48.47
8	Sale of the cloth during the year	51.56	63.23

There was slight decline in the business of the society when compared with the previous year. This is largely due to shortage of funds for strengthening its marketing organisation. The Reserve Bank of India did not also sanction credit limit to the society. The society sustained a net loss of Rs. 11.28 lakhs for the year ending with 30-6-1959.

3. Primary Weavers' Co-operative Societies.

General:— At the end of the year, there were 690 primary weavers' Co-operative societies in Andhra while there were 13[illegible] weavers' Co-operative societies in Telangana area. The primary weavers' Co-operative societies have been functioning as production and sales units. They purchased yarn and supplied it to primaries affiliated to it for conversion into finished goods. The members receive wages according to the rates fixed by the Board of Directors of the societies with due regard to the market conditions. The primary weavers' Co-operative societies in the Andhra area were continued to be financed by the Central Co-operative banks, while the societies in the Telangana area were got affiliated to the local central co-operative banks recently

and the finances obtained from the Reserve Bank of India were routed through them. The following table indicates the progress of primary weavers' Co-operative societies during the last two years:

Sl. No.	Particulars.	Telangana 1957–58	Telangana 1958–59	Andhra 1957–58	Andhra 1958–59
1	2	3	4	5	6
1.	No. of societies.	137	136	713	690
2.	No. of members.	1,20,977	1,11.223	1,35,890	1,22,448
3.	No. of looms.	1,20,977	1,21,547	1,32,411	1,36,921
			Amount Rs in lakhs.		
4.	Paidup share capital	28.14	28.49	60.05	54.96
5.	Borrowing out standing.	40 19	45.23	73.38	99.50
6.	Reserve Fund.	13.54	13.65	21.84	49.09
7.	Price fluctuation fund.	1.40	1.17	1.31	2.87
8.	Wages equalisation fund.	6.36	6.99	6.95	10.29
9.	Building fund.	0 77	0.75	8.16	9 61
10.	Working capital.	90 40	105.24	157.91	245.38
11.	Cloth purchases.	14'.35	147.54	200.93	380.08
12.	Cloth sales.	130.38	152.98	299 62	414.51
13.	Net profit.	5.43	4 35	7.36	7.13
14.	Net loss.	2.92	4.54	26.15	28.42
15.	Wages paid to members.	11.32	18.68	114.07	130.06

Note:— The figurs relating to number of societies membership and share capital, adopted during the year 1957–58 includes Khadi Weavers Co-operative Societies etc.

These societies were transferred to the administrative control of the Director of Industries & Commerce.

There has been a general increase in the working capital position and business transactions of these societies during the year when compared with the progress in the previous year. Out of a total of 826 primary weavers' Co-operative societies in Andhra Pradesh, 271 societies earned a net profit of Rs. 11.48 lakhs while 519 societies sustained a net loss of Rs. 32.96 lakhs for the year 1958–59 36 primary weavers' co-operative societies worked neither on profit nor loss. The societies are gradually recouping the accumulated losses sustained during the previous year.

(ii) *Marketting*:— Primary Weavers' Co-operative Societies generally sell their cloth either in the local markets or to the depots of the

apex weavers' co-operative societies The sales made by these societies during the last two years are given below –

	Telangana		Andhra	
	57–58	58-59	57–58	58-59
	Rs in lakhs			
1. Apex Weavers Co-operative Societies.	10 82	3 61	41 37	75 65
2. Consumers Stores	1 28	——	1 95	1.17
3 Other co-operative institutions	23 46	1 54	2 47	4 13
4 Market Units	34 63	0 48	52 59	50 60
5. Consumers direct.	60 29	147 35	201 24	282.96

4 Levy of supervision fees

The primary weavers Co-operative societies which worked on profit were levied supervision fees according to the scales prescribed by the Government i e. 2% of the profit subject to the maximum of Rs 500. A sum of Rs 10,522 was levied during the year under report Out of a total demand of Rs 18,240 under supervision fees including the arrears of previous year an amount of Rs 10,221 was collected during the year leaving a balance of Rs. 8,019 at the end of the year. Steps are being taken to collect the arrears.

5. Weavers' Relief Schemes

This scheme was introduced in select societies in the composite Madras State to provide work to weavers thrown out of empleyment on account of the slump. During the year, the Government have sanctioned a sum of Rs 29,486 towards the losses in the loans borrowed from central banks. The entire amount was disbursed to the Central banks concerned With this, the claims of all the central banks have been settled

6. Provision of working capital loans—Reserve Bank Finance

During the year, the Reserve Bank of India fixed credit limits to the tune of Rs. 57 60 lakhs to 14 central Co-operative banks and the Andhra Handloom Weavers' Co-operative society in the Andhra area An amount of Rs 21 03 lakhs was drawn by the central banks for financing weavers societies during the year. The Andhra Handloom Weavers' society has drawn entire credit limit of Rs 20 lakhs fixed for it. The applications of 8 central banks and the Hyderabad Handloom Central Co-operative Association Ltd., Hyderabad in the Telangana area were recommended to the Reserve Bank for sanction of credit limits to the extent of Rs. 30.32 lakhs. The Reserve Bank of India sanctioned credit limits to 5 central Co-operative banks to the extent of Rs. 6.83 lakhs The entire amount was drawn by the banks, during the year The Reserve bank of India did not sanction credit limits to three Central Co-operative banks in Telangana area on the ground that the overdues were heavy and their financial position was not satisfactory. The Reserve Bank of India did not also sanction credit limit to the Hyderabad Handloom Weavers' Central Co-operative Association Limited, Hyderabad

7 Weaver's Housing Colonies.

During the year 1958-59, 8 housing schemes for construction of 457 houses including the scheme for the renovation of 32 houses of Bhaggeswaram Weavers Co-operative Society in West Godavari District

were sanctioned. The P[illegible]

[illegible]

1	Po[illegible]		[illegible]
2	[illegible]		[illegible]
3	[illegible]		[illegible]
4	J[illegible]		[illegible]
5	[illegible]		[illegible]
6	N[illegible]		[illegible]
7	G[illegible]	[illegible]	[illegible]
8	P[illegible]	[illegible]	[illegible],500

The [illegible] according [illegible] by [illegible] and Perala [illegible] progress [illegible]

8. Re[illegible]

Under cotton Textile Control [illegible] Order 1956 the applications for [illegible] were entertained upto 31st March 1959 [illegible] registered.

9. [illegible]

The tempo [illegible] implementation [illegible] designed for the development of the [illegible] has been gaining momentum and the progress [illegible] outlined below —

(i) *Admission of [illegible]* —The following particulars indicate the progress [illegible] weavers into co-operative fold during the last [illegible] years —

Year.	*Number of weavers admitted.*	*Amount of share capital loan provided*
1956–57	5,[illegible]00	1,19,063
1957–58	8,000	1,80,0[illegible]0
1958–59	6,000	1,40,625

(ii) *Publicity and Propoganda* — An expenditure of Rs 69,519 was incurred under this item. A programme of giving wide and intensive publicity to the handloom fabrics through advertisements participation in exhibitions, display of cinema slides, distribution of pamphlets were

carried on. The programme was intensified during the celebrations of the handloom week. The opening of new depots and the employment of mobile vans for the display and the sale of handloom cloth gave impetus to the publicity programmes.

(*iii*) *Measures for the improvement in design and better technique standardisation*:—Improved appliances such as, dobbies, press machines, warping machines were supplied to the primary weavers co-operative societies to improve their quality of production and reduce its cost. A total amount of Rs. 2·12 lakhs was spent for the supply of improved appliances during the year.

(*iv*) *Expansion of the organisation of the State Society for marketing and propaganda* : — During the year both the apex weavers co-operative societies took steps to strengthen their marketing organisation with the assistance available from cess fund. The Hyderabad Handloom Weavers Central Co-operative Association Limited, Hyderabad opened 15 internal depots during the year 1958–59 besides continuing the existing internal depots, city emporia and interstate depots. The Hyderabad Handloom Weavers Central Co-operative Association opened an interstate depot at Calcutta. The Andhra Handloom Weavers Co-operative Society and the Hyderabad Handloom Weavers Central Co-operative Association were having 166 depots and 65 depots respectively of all categories at the end of the year.

(*v*) *Dye factories*: (*Modern Dye Units*).—The modern dye units set up by the Yemmiganur and Eluru Weavers Co-operative Societies continued to function during the year. The Andhra Handloom Weavers Co-operative Society has established a dye factory at Mangalagiri. The Hyderabad Handloom Weavers Central Co-operative Assosiation is taking steps to instal one modern dye unit at Hyderabad. The total expenditure incurred under this scheme during the year amounted to Rs. 22,290.

(*vi*) *Installation of Calendering Plant*:—The buildings for the calendering plant at Mangalagiri were completed and the machinery was installed. The Andhra Handloom Weavers Co-operative Society is taking steps to recruit an expert Chemist and other technical staff to run the plant. The plant will be put into commission soon. The financial assistance so far extended to the Andhra Handloom Weavers Co-operative Society to set up this plant amounted to Rs. 3,10,450 under loans and Rs. 1,36,450 under grants.

(*vii*) *Research Institute*:—A non-recurring grant of Rs. 55,505 and a recurring of Rs. 40,080 was sanctioned by the Government of India for the establishment of research Institute to carry on research work in the Handloom industry, The State Government have sanctioned a grant of Rs. 50,000 for the purchase of land and the construction of the building. The machinery has already been installed in the building constructed at Mangalagiri. The institute is expected to started functioning soon.

(*viii*) *Rebate on the sales of Handloom cloth*:—A sum of Rs. 41·23 lakhs was sanctioned by the Government of India towards rebate on sales of handloom cloth for the year 1958–59. Apart from

this they made an adhoc grant of Rs. 25 lakhs to meet the arrear rebate claims. The total expenditure under the scheme amounted to Rs. 60·76 lakhs as shown below:—

Current claim.	*Backlog.*	*Total.*
	Rs. in lakhs.	
41·06	19·70	60·76

(ix) *Spinning Mills.*

(a) *The Andhra Co-operative Spinning Mills Ltd., Guntakal:*—During the year, the State Government borrowed from the cess fund Rs. 5 lakhs and invested the amount in the shares of the Andhra Co-operative Spinning Mills Ltd., Guntakal. Its share capital at the end of the year was Rs. 41·83 lakhs. It increased its spindleage from 12,000 to 16,500. It has secured a licence to augment its production further, to 3,500 spindles. Its production during the year came to 7,297 bales of yarn.

(b) *The Netha Co-operative Spinning Mills Ltd, Hyderabad:*—It was registered during 1957–58. It had a share capital of Rs. 19·99 lakhs as on 30th June 1959 including the amount of Rs. 12·3 lakhs contributed by Government. The mill purchased an old spinning and weaving mill under liquidation for Rs 7·5 lakhs. During the year it disposed of the looms in this mill for Rs. 1.7 lakhs. It has placed orders for the blow room machinery and it is expected to go into production shortly.

(c) *The Chirala Co-operative Spinning Mills Ltd., Chirala:*—The Chirala Spinning Mills which was registered during 1957–58 took steps to collect share capital. It has since secured state participation in its share capital to the extent of Rs. 7·5 lakhs. It is expected that a further amount of Rs. 5 lakhs will be forthcoming from the cess fund for investment by the State Government in its share capital of Rs. 15·18 lakhs. It is taking steps to construct the necessary buildings and also to secure the machinery.

10. Organisational Expenses.

The cost of the staff appointed for work connected with the implementation of the cess fund schemes was met from the organisational expenses to which the State was admissible during the year. The expenditure incurred under this item during the year amounted to Rs. 2·94 lakhs by 31st March 1959.

11. Celebration of all India Handloom week.

The 6th All India Handloom Week was celebrated from 8th February 1959 to 15th February 1959. The Government of India sanctioned an amount of Rs. 12,000 for the entire State to meet the expenditure for these celebrations. The week was celebrated with much enthusiasm.

12. Wool Industry.

The Wool Industry is wide-spread in Andhra Pradesh. It is a major cottage industry next to handloom industry in the State. There is one wool apex society at Hyderabad catering to the needs of the wool

[illegible] 70 [illegible] share [illegible] Rs 1[illegible] [illegible] Rs 2[illegible] [illegible] The [illegible] Wool Apex Society [illegible] Central and State Government [illegible] through the primary weavers [illegible].

[illegible]

(a) [illegible] Co-operative [illegible] During the year [illegible] by ad[illegible]

Number of [illegible] ad[illegible]	[illegible]	[illegible]
	[illegible]	[illegible]
1,200	[illegible]0,000	15,000

(b) *Working Capital Loans* [illegible] Rs [illegible] was disbursed towards [illegible] working capital of the wool weavers societies during the year on the basis of Rs. [illegible] into the co-operative fold. Besides this an amount of [illegible] was also disbursed to the Hyderabad Wool [illegible] Co-operative Society Ltd., Hyderabad during the year [illegible] working capital [illegible]

(c) *State [illegible] the Share capital of the Wool Apex Society.*—[illegible] Rs 4[illegible] [illegible] by the Government of India to the State Government [illegible] them to invest the amount in the share capital of the wool apex society.

(d) *Marketing* During the year 2 [illegible] were opened. Two [illegible] were opened by the Hyderabad Wool Apex Society [illegible] the expenditure under marketing amounted to Rs. 19,[illegible] during the year.

[illegible] Silk Industry

There are 16 Silk Weavers Societies in the Telangana area and 5 in the Andhra area. These societies produced silk cloth worth Rs. 5.52 lakhs and sold cloth worth Rs. 5.2[illegible] lakhs during the year.

[illegible]

[illegible] the following [illegible] Co-operative during the [illegible]

[illegible]

[illegible] were in operation [illegible] and 100 housing [illegible] co-operative societies [illegible] year as [illegible] of the previous [illegible] ten in Telangana and [illegible] seven societies, i.e. 6 [illegible] following table [illegible] during the year under report.

[illegible]	[illegible] Building Societies [illegible] House [illegible]		House Construction Societies. Andhra.
	Andhra.	Telangana	
(1)	(2)	(3)	(4)
1. Number of Societies	128	96	5
2. Number of [illegible]	17,051	5,163	961
	AMOUNT RUPEES IN LAKHS.		
3. Paid up share cap	61.55	5.83	11.42
4. Reserve fund and other resources.	7.52	0.03	0.08
5. Government loans outstanding under.			
(a) Low Income Group Housing scheme.	78.75	31.49	1.97
(b) State Urban Housing Scheme.	74.80	..	18.72
6. Other borrowings ..	6.82	0.04	Nil.
7. Working capital .	229.51	37.39	32.19

Particulars.	Ordinary Building Societies and House Building Societies.		House Construction Societies.
	Andhra.	Telangana.	Andhra.
(1)	(2)	(3)	(4)
8. *Loans outstanding against members at the end of the year under :*			
(*a*) Low Income Group Housing Scheme.	85.95	30.68	2.54
(*b*) State Urban Housing Scheme.	120.20	..	2.18
9. *Loans issued during the year to members under:*			
(*a*) Low Income Group Housing Scheme.	31.02	16.71	1.25
(*b*) State Urban Housing Scheme.	..	..	..
10. Number of houses constructed during the year.	377	174	12
11. Number of houses still under construction at the end of the year.	673	168	171

There was an alround improvement in the working of these societies during the year under report.

All the above societies constructed 5,463 houses in various municipalities and major panchayats of the State and helped in relieving house congestion in urban areas to some extent.

Table No. 32 at the end will indicate the financial position and operation of Co-operative Housing Societies in Andhra Pradesh.

2. *Co-operative Housing Finance Corporation*:—This society was registered as an apex institution for the housing societies in the erstwhile Hyderabad State with the object of coordinating the activities of its affiliated co-operatives and to provide finance to them. But it could not function for want of funds and support from primary housing co-operatives. There were 11 societies on its rolls with a paid up share capital of Rs. 7,000. Steps are being taken to liquidate it as efforts to revive it proved in vain.

3. *State Urban Housing Scheme*:—This scheme was in operation since 1923 in Andhra area of the State. Under this scheme the maximum amount of Government loan admissible is four times the paid up share capital of a member subject to a maximum of Rs. 15,000 per house. Loans sanctioned are repayable in beetween 10 to 20 years. In the budgets for 1958-59 and 1959-60 no amounts, for sanction of fresh loans, were provided under the scheme consequent on the implementation of the Low Income Group Housing Scheme and therefore the sanction of new loans was stopped. During the financial year 1959-60, Government authorised the Registrar to incur expenditure

upto Rs. 5·36 lakhs towards the committed expenditure under the scheme. The balances of loans pending drawal amounting to Rs. 6·10 lakhs were reallotted to the Co-operative building societies. The entire budget provision of Rs. 5·36 lakhs was utilised during the year 1959-60.

4. *Low Income Group Housing Scheme*:--Under the scheme persons whose annual income does not exceed Rs. 6,000 are eligible for State loans for construction of new dwelling houses. The maximum of Government loans will not exceed 80% of the cost of the building including the value of site subject to a maximum of Rs 8,000 per house. The borrower will have to meet the balance of cost of 20% from his resources. The accommodation to be provided for each house should be not less than 252 sq. ft of floor area and normally, not more than 1,200 sq. ft. of floor area. Loans are advanced for periods up to 30 years repayable in equated instalments. The rate of interest charged by Government on loans to housing co-operatives during the year was 4-3/4%. The societies retain a margin not exceeding 3/4% interest and lend to their members. There was a budget provision of Rs. 24 lakhs for Andhra and Rs. 20 lakhs for Telangana for the financial year 195 -59. The entire allotment of Rs. 24 lakhs in Andhra and a sum of Rs. 17·97 lakhs in Telangana area was utilised during the year. 433 members in Andhra and 306 members in Telangana were benefitted during the year under report by issue of loans through 77 and 47 housing Co-operatives in Andhra and Telangana areas respectively. During the year loans to a ture of Rs. 24 lakhs in Andhra and Rs. 19 lakhs in Telangana areas were sanctioned to members of housing co-operatives. The provision for issue of loans for the financial year 1959-60 was Rs. 29 lakhs for Andhra and Rs. 11 lakhs for Telangana regions of the State. The entire provision of Rs. 29 lakhs in Andhra and Rs 11·00 lakhs in Telangana was spent during the year.

Consequent on the extension of the Low Income Group Housing Scheme to all major panchayats besides the municipal towns in the Andhra area and the efflux of population from muffasil to Hyderabad and Secunderabad cities consequent on the location of the State Capital at Hyderabad, there is an ever increasing demand for loans from the housing co-operatives in the twin cities as also the entire state. The scheme has become popular among the public.

5. *Rural Housing Societies*:—The scheme was introduced in the composite Madras State in the year 1950 and was in operation in Andhra area of the State. Under the scheme the Government loan is limited to three times the paid up share capital subject to a maximum of Rs. 5,000 per house. The estimated cost of each house should be not less than Rs. 3,000 or above Rs. 12,500. The plinth area of a house should be atleast 450 sq. ft There were 41 Rural Housing Co-operatives in Andhra area at the end of the year. These societies had 1694 members with a paid up share capital of Rs. 2·01 lakhs as on 30th June, 1959. Their working capital amounted to Rs. 6 60 lakhs. A sum of Rs. 4·47 lakhs was due to Government under loans while a sum of Rs. 5·63 lakhs was outstanding against members under loans at the end of the year. No loans were disbursed during the year under report. During the year 28 houses were constructed and 61 houses were under various stages of construction at the end of the year.

In the budgets for 1958-59 and 1959-60 no amounts were provided for sanction as loans to Rural Housing Co-operative Societies under this scheme. Sanction of new loans was stopped under this scheme in view of the implementation of the village Housing Project Scheme. During the financial year 1959-60, Government permitted the Registrar to incur expenditure of Rs. 0·30 lakhs towards the committed expenditure under the scheme. Balances of loans pending drawal amounting to Rs. 0·51 lakhs were reallotted to the Rural Housing Societies. An amount of Rs 0·27 lakhs was utilised the year 1959-60.

In the Telangana area, one rural housing co-operative society was registered during the year raising the total number of societies to four at the end of the year. These societies had on their rolls 169 members with a paid up capital of Rs. 0·08 lakhs. A sum of Rs. 0·53 lakhs was outstanding towards loans obtained from Government while a sum of Rs. 0·55 lakhs was due from members at the end of the year. During the year two houses were constructed and eleven houses were under construction.

6. *Industrial Housing Scheme*:—The Commissioner of Labour is in-charge of the Industrial Housing Scheme.

7. *Middle Income Group Housing Scheme*:—The scheme has been sponsored by the Government of India and the funds necessary for implementation of the scheme are advanced by the Life Insurance Corporation of India to the State Governments. Government have decided to implement this scheme through the Co-operative sector also. The salient features of the scheme are enumerated as under—

The annual income of the applicant should be more than Rs. 6,000 but should not exceed Rs. 12,000. The amount of Government loan to be granted for purchase of a developed plot of land shall not exceed 80% of its cost subject to a maximum of Rs. 4,000 per site. The maximum loan assistance for construction of a house shall not exceed 80% of the estimated cost of construction (exclusive of the value of site) subject to a maximum of Rs. 16,000. The total cost of construction (exclusive of the value of site) shall not exceed Rs. 25,000. The floor area of the house proposed to be built should be not less than 700 sq. ft. The loans sanctioned are recoverable in a maximum period of 25 equated annual instalments. The houses constructed under this scheme should be insured with one of the subsidiaries of the Life Insurance Corporation atleast to the extent of Government loan outstanding at the close of each year till the loan is repaid in full.

Under the Co-operative Sector it is proposed to work the scheme only in select municipal towns to start with, considering the size of the loans and the income group of the applicants under the scheme. As the implementation of the State Urban Housing Scheme has been suspended, the intending applicants under that scheme and those who are eligible for assistance under the Middle Income Group Housing Scheme, may avail the benefit of loans under this scheme.

Under Middle Income Group Housing Scheme Government allotted a sum of Rs. 9 lakhs, to the Co-operative sector for the financial year 1959-60. But this allotment was subsequently

for sanction as loans to Co-operatives under this scheme. A sum of Rs. 15 lakhs has since been allocated to the Co-operative sector from out of the total allocation for 1959-60. The rules governing the sanction of loans under the scheme, are pending finalisation. This scheme will be implemented through Co-operatives during 1960-61.

8. *Acquisition of Land*:—Since the post of Special Land Acquisition Officer was retrenched with effect from 30th November 1959, Government in their G. O. Ms. No. 1008, L. A., Dated 14th April 1959 have vested the powers of the Special Land Acquisition Officer with the Deputy Registrar (Housing) in the Head Office to dispose of pending items of Land Acquisition work namely refunding of deposits, revalidation of cheques already issued, sending of land acquisition check memo. to the Collectors, etc. During the year Government have sanctioned two loans amounting to Rs. 34,175·77 n.p. to the Bhimavaram Co-operative House Building Society Limited., Bhimavaram to enable it to deposit the amount in court towards the enhanced compensation awarded by the High Court as the Society was not in a position to pay the enhanced compensation to its decree holders. Fresh land acquisition proposals received from Co-operative housing societies have been transferred to the concerned Revenue Divisional Officers as there was no Land Acquisition Officer to investigate these cases. The staff consisting of one Senior Inspector, Superintendent, one Lower Division Clerk and a typist continued to work throughout the year under report.

9. *Programme for* 1960-61:—The allocation for 1960-61 under "Housing" for Co-operative Sector is Rs. 88·29 lakhs—Rs. 33·34 lakhs for Andhra and Rs. 54·95 lakhs for Telangana. Construction of 500 houses in Andhra and 850 houses in Telangana has been programmed for the year. During the year, the Third Housing Minister's Conference was held at Darjeeling in October, 1958. The conference felt that good progress had been made under the Low Income Group Housing Scheme in all the states and recommended that there should not be any cut in the financial allocations under this scheme. The conference also recommended that the maximum amount of loan permissible under the Low Income Group Housing Scheme may continue to be Rs. 8,000 per house during the Second Plan period. The Government of India have accepted this recommendation.

10. *Proposed outlay during the Third Five-Year Plan*:—The provision under the Co-operative Housing sector for the entire Third-Five Year Plan period is Rs. 465 lakhs—Rs. 235 lakhs for Andhra and Rs. 230 lakhs for Telengana. It is proposed to construct 3380 houses in Andhra and 3420 houses in Telangana areas during the Third Five Year Plan.

Miscellaneous Types of Non-Agricultural Co-operative Societies

(i) *Labour Contract Societies*:—The following is the progress of labour Contract Co-operative Societies in Andhra and Telangana areas during the year under report —

	Andhra area.	*Telengana area.*
	As on 30th June 1959.	
1. Number of Societies	71	64
2. Number of members	11,396	5,298
	Amount Rupees in lakhs.	
3. Paidup share capital	1·06	0·23
4. Reserve fund	0·34	0·04
5. Borrowed Capital	1·29	1·09
6. Value of contracts secured during the year.	2·00	6·64
7. Value of contracts executed during the year.	1·71	5·64
8. Wages paid during the year ..	1·08	1·20

There has been a steady improvement in working of these societies. The concession given by the Government to Labour Contract Societies in their G. O. Ms No. 505, Public Works and Transport Department, dated 27th February 1956 in the matter of entrusting contract works to these societies expired on 26th February 1958. Government have been addressed for continuance of the concessions to these societies. In their G. O. Ms. No. 2379, Public Works Department dated 1st October 1959, Government extended the concessions to these Societies with retrospective with for a further period of three years from 27th February 1958. During the year Government have sanctioned to 4 Labour Contract Societies interest free loans to the extent of Rs. 20,000 towards working capital and subsidies amounting to Rs 5,736 to enable these societies to meet the cost of managerial staff such as clerks, maistries and foresters. Proposals were submitted to Government to give financial assistance to 6 more Labour Contract Societies during the year 1959-60. Government in their G. O. Ms. No. 1038, Agriculture Department dated 11th May 1959 sanctioned the scheme for implementation during the year 1959-60. It is hoped that with the above financial assistance, the societies would be able to secure more contracts and provide employment to its labour members.

The working of the Federation of Labour Co-operatives at Hyderabad is worth mentioning here. The Federation of labour Co-operatives Ltd., Hyderabad, was registered on 30th December 1952 in the erstwhile Hyderabad State. It is an apex body for labour contract co-operatives in the Telengana area. The Federation obtains construction work and allots them among the affiliated societies. It takes 3 per cent of the amount payable to the societies for works executed to meet its establishment and contingent charges. 53 Labour

Co-op[illegible] [illegible] 1958-59. Its [illegible] June 1959. [illegible] materials [illegible]

[illegible] working of the Federation [illegible] by way of loans and sub[illegible]

[illegible] 27 and 69 [illegible] respectively as [illegible] 26 and 52 fishermen co-operatives at the end [illegible]

The [illegible] of fishermen co-operative societies during the year is given below:—

	As on 30th June 1959.		
	Andhra.	Telengana.	Andhra Pradesh.
1. Number of societies	273	59	342
2. Number of members.	3[illegible],2[illegible]0	5 62	39,902
	Amount Rupees in lakhs.		
3. Paid up share capital	1·97	0·36	2 33
4. Reserve and other funds	0 50	0·04	0 54
5. Borrowings:			
(a) Central Banks.	0 76	0 01	0·77
(b) Others ..	0·24	0 05	0·29
6. Working capital	3·51	0 46	3·97
7. Value of inland fishing rights taken on lease.	0·59	0 09	0·68
8. Loans outstanding against members.	0 99	0·03	1·02

A few societies in East Godavari District supplied yarn and other fishing tackles to their members and the value of materials supplied during the year under report was Rs. 4·0. There has been very little improvement in the progress of these societies due to change in the policy of leasing fishing rights by the Government. It may be recalled that the Government in the past permitted the leave of inland fisheries except the [illegible] tanks which rest in the panchayats to fishermen co-operative societies in Andhra area, on average rental basis without public auction. This concession was withdrawn and the panchayats were permitted to dispose of the lease. In pursuance of the suggestion made at the Third Andhra Pradesh State Co-operative Advisory Council Meeting Government have been requested to reconsider their decision. The decision of the Government is awaited. With a view to co-ordinate the working of primary fishermen co-operative societies and to develop marketing of fish on co-operative basis, proposals were under consideration for the formation of two federal societies

Telangana area. With establishment of a Central organisation for fishermen co-operative societies, it is hoped that the working of the primaries would improve resulting an improvement in the economic lot of fishermen.

3. Forest Coupe and Charcoal Production and Sale Societies.

There were 31 forest coupe and charcoal production and sale societies (27 in Andhra and 4 in Telangana area) in Andhra Pradesh as on the 30th June 1959. They had 3699 members on their rolls with a paidup share capital of Rs. 0·65 lakhs. There has been a gradual decline in the business transactions of these societies. Hitherto, the lease of forest coupes was given to forest coupe societies and co-operative societies composed of Backward classes at rates equal to the average of the rental during the previous three lease periods. In their G. O. Ms. No. 558 Agriculture Department dated 23rd July 1959, Government have ordered that forest coupe societies be given forest coupes on concessional terms to be fixed in each individual case on the basis of the level of auction sales of similar coupes in the neighbourhood during the preceding year. This has resulted in slight decline of the business of these societies.

During the years 1958-59, Government have sanctioned financial assistance to four forest coupe societies in the shape of interest free loans of Rs. 5,000 each towards their working capital. Subsidies amounting to Rs. 752 were disbursed to four forest coupe societies to enable them to meet the cost of clerks and foresters maintained by them.

4. Salt Manufacturing Co-operative Societies.

The main object of the salt manufacturing co-operative societies is to provide financial assistance to producer members and to help them in securing favourable markets for salt manufactured by them.

There were 5 salt manufacturers Co-operative societies with 1,200 members on their rolls and a paidup share capital of Rs. 13,112 in Andhra Pradesh as on the 30th June 1959. These Societies advanced Rs. 3,324 by way of loans to their members during the year 1958-59 and a sum of Rs. 6,545 was outstanding at the end of the year. They produced salt of the value of Rs. 1·51 lakhs and sold salt of the value of 1·58 lakhs during the year under report. These societies acted as agents of members in selling the salt and earned a commission of Rs. 15,948. Two societies worked at a profit of Rs. 6,125 while the remaining societies sustained losses and the amount of loss sustained by them amounted to Rs. 4,350 for the year ending 1958-59.

5. Co-operative Motor Transport Societies for Civilians.

The Kurnool District Co-operative Motor Transport Society is the only Society in Andhra Pradesh functioning for the benefit of civilians, motor workers, drivers conductors and machanics. As on 30th June 1959 there were on its rolls 36 members with a paid up share capital of Rs. 15,650. The Society owned 3 buses. It obtained its financial requirement from the Kurnool District Co-operative Central Bank,

the end of the year. It earned Rs. 80,131 by way of passenger fares during the year, as against Rs. 79,247 during the previous year. The gross profit earned by it during the year amounted to Rs. 27,335. It had Rs. 18,927 under fleet replacement fund at the end of the year. It employed 15 of its members as workers in the society. It suffered a a net loss of Rs. 10,488 for the year ending 1958–59.

6. Health Co-operative Societies.

There were three such societies in Andhra Pradesh at the end of the year. The Society in Hyderabad namely the Maruthi Medical and Health Co-operative Society though not a purely health co-operative society showed progress in the collection of share capital. Government gave services of a Senior Inspector free of cost to the society to assist the society in the collection of share capital and to improve the working of the society. During the year one Health Co-operative Society called the Sevamandir Health Co-operative Society Limited was registered in the Ananthapur District. It had on its rolls 24 members. It collected subscriptions to a tune of Rs. 130 during the year under report.

7. Co-operative Press.

No Co-operative Printing Press is working independently in Andhra area. There is a Co-operative Printing Press at Rajahmundry attached to the Andhra State Co-operative Union Limited, Rajahmundry. It is undertaking the business of publication of books and journals published by the union and also the forms and registers required by the Co-operatives in general.

There are two Co-operative Printing Presses in the twin cities of Hyderabad and Secunderabad The Co-operative Printing Press in Secunderabad was dormant for several years. The Co-operative Printing Press in Hyderabad had a paidup share capital of Rs. 1.41 lakhs as on the 30th June 1959. The plant and machinery held by it was estimated at 0.55 lakhs at the end of the year. It supplied books, forms, etc of the value of Rs. 91,245 during the year and the stocks of books and forms held by it amounted to Rs. 14,814, at the end of the year. It earned a gross profit of Rs. 32,882 and a net profit Rs. 8,410 for the year ending 1958–59.

8. Toddy Tappers Co-operative Societies in Telangana area.

There were 19 Toddy Tappers Co-operative Societies in Telangana area at the end of the year, as against 7 at the beginning of the year. The objects of these societies are to promote the economic condition of its members and to provide employment to its members by obtaining contracts from Government. They had on their rolls 2250 members with a paidup share capital of Rs. 3.78 lakhs as on the 30th June 1959. They held advances to a tune of Rs. 3.24 lakhs. Their working capital amounted to Rs. 7.80 lakhs as on the 30th June 1959. At present the societies are taking contracts from Excise department and subleasing them to members and non-members.

Co-operative Societies [illegible]

1 [illegible] Colony [illegible]
These [illegible]
after [illegible]
the year [illegible]

The following [illegible] the land allotted [illegible]

	Name of the Society	[illegible] members	[illegible] extent [illegible]	Extent cultivated.
1	Ko[illegible] (Ka[illegible] Dist)	11	470	2[illegible]0
2	[illegible] (West [illegible])	[illegible]7	1[illegible]	1[illegible]7
3	K[illegible] ([illegible])	[illegible]	1[illegible]	[illegible]9
4	Bhavadev[illegible] (K[illegible] Dist)	91	5[illegible]4	215
5.	Rudravaram (Kurnool Dist)	72	4[illegible]2	20[illegible]
6	[illegible] (Guntur Dist)	15[illegible]	[illegible]	474
7	Pidugu all (Guntur Dist)	6[illegible]	503	[illegible]64
8	Kal[illegible] (Chittoor Dist)	1[illegible]	2[illegible]	[illegible]1
9	Jawahar[illegible] (Hyderabad Dist)	30	5740	470
10	Fatehagar (Nizamabad Dist)	9[illegible]	[illegible]77	250
		1147	1[illegible]613	5096

The above ten societies held [illegible] share capital of Rs 3 48 lakhs contributed [illegible] Post War Service Reconstruction Fund Committee [illegible] grant. The members contributions [illegible]

These societies could not reclaim and cultivate the entire land allotted to them for want of adequate irrigation and drainage facilities. A part of the land was also utilised for demonstration purposes. During the year, the eight societies in Andhra area cultivated foodcrops in 4,382 acres of land and raised foodcrops of the value of Rs 6 12 lakhs.

According to the statistical data available, the Jawharnagar Society raised food crops of the value of Rs 3[illegible],2[illegible]0 during the year under report. The two Societies in Telengana area were not working on Co-operative basis for some time past. The future of these societies was under consideration of the Post War Service Reconstruction Fund

Committee and it has since been decided that these societies should be run similar to the lines of the working of Land Colonisation Societies in Andhra area. Accordingly a scheme was formulated and submitted to Government for consideration and sanction.

The Ex-servicemen societies continued to enjoy financial assistance from the Post War Service Reconstruction Fnd Committee on the following pattern,

	Rs.
(*a*) Free grant towards share capital of each member.	250
(*b*) Interest free loan repayable in 20 years towards share capital.	200
(*c*) Grant towards purchase of bulls for each member.	125
(*d*) Grants for purchase of implements for colonists.	50
(*e*) Manures: Grant Rs. 10 (Maximum) for dry and garden lands, Rs. 5 per acre for wet land.	
(*f*) Seeds: Grant Rs. 2 per acre for dry lands, Rs. 5 per acre for wet lands.	

2. *Co-operative Motor Transport Societies for Ex-servicemen*:—(*a*) Progress: The three Co-operative Motor Transport societies for Ex-servicemen at Visakhapatnam, Guntur and Vijayawada continued to function during the year. The following is a brief account of their working:—

Particulars.	*The Visakhapatnam Co-operative Motor Transport Society Limited Visakhapatnam.*	*The Guntur Co-operative Motor Transport Society Limited, Guntur.*	*The Vijayawada Co-operative Motor Transport Society Limited Vijayawada.*
(1)	(2)	(3)	(4)
1. ***Members.***			
(*a*) Actual workers	101	36	34
(*b*) Sympathisers	..	..	39
		(*Amount Rupees in Lakhs.*)	
2. Paidup share capital.	0·54	0·22	0·31
3. Reserve Fund & Other Reserves.	4·58	0·40	0·08

4. Borrowed Capital:			
(a) Central Banks	..	0·55	..
(b) Post-War Service Reconstruction Fund Committee	[illegible]	1·03	2·13
5. Vehicles owned:			
(a) Lorries	22	8	8
(b) Buses	14	2	..
(c) Cars & Vans	2	1	..
6. Hiring charges realized.	5·25	1·73	1·66
7. Expenditure incurred in running the vehicles.	4·97	1·09	0·61
8. Net loss sustained	0·53	0·28	0·27
9. Number of members employed as workers.	100	18	34

The societies suffered losses partly on account of heavy operational cost. They are taking steps to replace the old vehicles by new ones. These societies provided employment to the Ex-servicemen.

CHAPTER XI.

Prohibition Amelioration Work.

1. *Rehabilitation of Ex-toddy Tappers*:—The palm jaggery manufacturing Co-operative Societies and neera Co-operative Societies in Andhra area continued to provide alternative employement to the ex-toddy tappers thrown out of employment consequent on the introduction of prohibition. Licences for the tapping of palm trees were issued to the tapper members both for manufacturing palm jaggery and allied palm products like palm sugar etc., for drawing neera for sale as beverage, in previous years. This year the work relating to the issue of licences to the tappers was entrusted to this Department, but during the year this work was transferred to the Excise Department. Palmirah and date trees are tapped in the districts of Chittoor, Nellore, Guntur, Krishna, West Godavari, East Godavari and Visakhapatnam while only date trees are tapped in the districts of Srikakulam, Cuddapah, Kurnool and Ananthapur.

2. Palm jaggery manufacturing Co-operative Societies and neera palm jaggery Co-operative Societies.

(*a*) With the sanction of new neera and palm jaggery Co-operative Societies by Government from time to time the number of neera and palm jaggery Co-operative Societies has been increased considerably. In G O Ms. No. 262 Industries dated 2nd March 1959 Government permitted organisation of new neera societies at 184 places and the organisation and registration of neera societies at those places are under progress As on 30th June 1959 there were 920 palm jaggery and neera Co-operative Societies in Andhra area of which 449 societies were permitted to sell neera as beverage. The number of neera and palm jaggery Co-operative Societies at the close of the year rose to 449 from 306 at the beginning of the year.

The total membership in the 920 societies at the end of the year was 79,003 of whom 78,357 were ex-tappers. The total paidup share capital of these societies at the end of the year was Rs. 2 73 lakhs. The societies are running the business on commission basis and the members are expected to dispose of the produce themselves and pay commission at the rate of one anna per rupee on the sale proceeds.

(*b*) *Licences and permits*:—During the year, 16120 licences were. issued to the members for tapping date or palm trees for drawing neera, either for production of palm jaggery or for sale as beverageg. There were 19301 licences in force at the end of the year. During the year 6958 permits were issued for the sale of neera as beverage and at the end of the year 5853 permits were inforce. With the levy of licence fee of Rs. 3 25 np. per tree, the tappers are not so enthusiastic to obtain licences with the result the number of licences and permits issued during the year is comparatively low as against 23433 licences and 6977 permits issued during the previous year.

(*c*) *Production and sale of palm jaggery and neera*.—The quantity and value of Neera, Palm jaggery and other palm products manufactured and sold during the year were as detailed below;

		Rs.
1. Neera (Gallons) .	14 61 lakhs gallons.	14.00 lakhs
2. Palm jaggery (1 Md.=25 lbs.)	79,292 Mds.	6.37 do.
3. Palm sugar (1 maund of 25 lbs each.)	37.23	316.00
4. Palm candy	5.00	123.00
5. Palm confectionery (maunds.)	81.02	631.26

Sale.

1. Neera gallons	14.18 lakhs of gallons.	14.44 lakhs
2. Palm jaggery Mds. of 25 lbs. (each)	81877	7.28 lakhs (inclusive of previous year stocks).
3. Palm sugar. Mds. of 25 lbs. each	37.18	354.50
4. Palm candy Mds. of 25 lbs. each	5.00	153.75
5. Palm confectionery Mds of 25 lbs. each	79.07	774.55

3. Marketing of palm jaggery societies.

During the year 81,999 Mds. of palm jaggery and other allied products valued at Rs. 7.29 lakhs was sold either by the members direct or through the societies and District federation. The production and sale of plam jaggery was decreased considerably when compared to that of previous year, be ause many of the tappers could not take licence at the commencement of the season it self, as the licence fee of Rs. 3.25 was imposed for both neera and jaggery manufacturing in the beginning. By the time the licence fee for jaggery manufacture was waived the palmyrah tapping season was nearing c osure. Most of the primary palm jaggery Co-operative societies are not having requisite storage facilities to keep the produce of their members. They are also not having adequate finances to purchase the palm jaggery produced by the members outright or to arrange for the disposal of the same on consignment basis. The West Godavari District Palm Jaggery Co operative Marketing Federation has since completed the construction of godown and during the current year i.e., during 1960–61 the federation will be able to procure and store huge quantities of plam jaggery produced by the members of affiliated societies. The second biggest institution is the Kavali Palm Jaggery Co-operative Societiy in Nellore District. The construction of a godown by this society is under pregress. The working of the above two societies deserves specific mention in respect of marketing arrangements made by them.

1. The West Godavari District Palm Jaggery Co-operative Marketing Federation Limited, Nidadavole in West Godavari District. There are 150 primary societies and one individual as members in the federation with a paid up share capital of Rs. 29,275. The federation was started on its work on 27th May 1953 with the main object of marketing the palm jaggery produced by the members of the affiliated societies. During the year the federation purchased jaggery worth Rs. 46,833. The Federation has since completed the construction of a godown with the funds obtained from the Khadi & Village Industries Commission and during the current year i.e., 1960-61 the federation is attempting to procure the entire quantity of plam jaggery produced by the members by obtaining required finances from the Andhra Pradesh State Palm Gur Co-operative Federation.

2. The Kavali Palm Jaggery Co-operative Society, Kavali, Nellore District.

The Kavali Palm Jaggery Co-operative Society in Nellore District is the second society in the Andhra area commanding good business in the marketing of palm jaggery. This society was started on 9th July 1944. The total membership of the society is 1008 with a paid up share sapital of Rs. 7758. During the year the society manufactured 14,300 maunds of palm jaggery produced by its members. The Khadi Commission has sanctioned requisite funds to the society for the construction of godown and the construction is now under progress. The delay for the completion of the godown is for want of iron materials. The Director of Controlled Commodities has since supplied the required iron materials and it is expected that the construction of the godown will be completed in a short period. If this is done the society will be able to expand its business to an appreciable extent.

Development of Palm Gur Industry:

The Khadi and Village Industries Commission continued to provide financial assistance to the State sponsored palm gur development schemes. In order to coordinate the activities of the palm jaggery Co operative Societies and to execute palm gur development activities with the financial assistance made available by the Khadi & Village Industries Commission and State Government an apex Co-operative organisation styled as "The Andhra Pradesh State Palm Gur Co-operative Federation Ltd." was formed at Nidadavole and the federation started on its work on 25th March 1959. The federation has on its rolls 128 members i.e., 126 primary societies and two individuals with a total paid up share capital of Rs. 16,800 on 30th June 1959. At present the area of operations of federation covers the eleven districts of Andhra area. The main idea of forming this federation was to entrust the implementation of palm gur development schemes to it directly. For the year 1958-59 the Khadi Commission sanctioned Rs. 1,55,600 towards grant and Rs. 43,800 towards loan for the palm products development scheme and retaining the cost of departmental staff with Government the balance of funds i.e., Rs. 1,38,836 towards grant and Rs. 43,800 towards loan were disbursed to the State Federation. The Federation commenced implementation of the schemes during the year 1959-60 only since the funds to the reclaimed at the fag end of the financial year 1958-59. The Federation opened a palm gur Training Institute at Masulipatnam and training is given to the

candidates [illegible] improved techniques of the industry. The training neera societies in the period is for three months and each tapper candidate is given a stipend of Rs. 40 p.m. besides to and fro charges. To enable the federation to implement the schemes successfully the services of a Deputy Registrar were lent to the federation to work as its Secretary. The technical staff of 9 palm gur instructors were also transferred to the control of the State Federation. The federation has just commenced implementing the schemes and it is hoped that the federation would achieve commandable results, during the next co-operative year i.e.. 1959-60.

During the year the Deputy Palm Gur Organiser was deputed to attend the tenth session of All India Palm Gur Workers Conference held at Kunnakulam in Kerala State from 27th to 30th December 1958. Several tapper representatives of palm jaggery co-operative societies also participated in the conference. The West Godavari District Palm jaggery Co-operative Marketing Federation opened a stall in the exhibition, arranged in connection with the conference and sold various palm products, walking sticks, etc.

During the year the technical staff of 9 palm gur Instructors conducted 355 practical demonstrations and trained 1561 tapper members in the improved and economic methods of manufacturing Palm Jaggery and other palm producers. They also got 23 improved furnaces constructed by the members.

—X—

CHAPTER XII

Role of Co-operatives in the Community Development Programme and in the Second Five-Year Plan.

1. *Progress of Co-operative Activities under the Community Development Programme.*

A. General:—

The following statement shows the five types of blocks in the State as on 30th June 1959.

Type	NO. OF BLOCKS: *Andhra Area*	*Telangana Area*	*Andhra Pradesh*
1. Pre-Extension Blocks	18	13	31
2. Stage I Blocks	97	46	143
3. Stage II Blocks	48	16	64
4. Community Development Blocks.	10	7	17
5. Multi-purpose projects	2	2	4

An Extension Officer for Co-operation is working in each of the above blocks except in the pre-extension blocks. In the Pre-Extension blocks, preparatory work in the field of agriculture alone is undertaken and so an Extension Officer for Co operation is not provided for these blocks. The extension Officers (Co-op) work under the immediate control of the Block Developement Officers subject to the over all administrative and technical guidance of the Deputy Registrars at circle level who are responsible for the successful implementation of the schemes under the Community Development programme in so far as co-operation is concerned.

B. Progress of Co-operation stage I blocks:

(*i*) *Coverage of Villages:*—Out of 9,737 villages in all the 143 stage I blocks, 7,094 villages were covered by co-operatives as on 30-6-1959 as against 5,232 villages covered at the beginning of the year.

(*ii*) *Coverage of population:*—The total no. of rural families represented in the co-operatives working in the stage I blocks as on 30—6—1959 were 4.41 lakhs and 2.11 lakhs in the blocks in Andhra and Telangana regions respectively a against 10.57 & 6.47 lakhs of families in Andhra and Telangana areas respectively. The percentage of coverage works out to 41.8 and 30 2 in Andhra and Telangana regions respectively. The percentage of coverage of families was over fifty in the blocks at Sompeta, Palakonda, Veeravalli, Bapatla, Indukurpet, Tadepalligudem, Gannavaram, Kanchikacherla, Mudigubba, Kodumuru, Pentapadu, Bheemunipatnam, Gudur, Ramakuppam, Kasimkota, Akiveedu, Mogaltur, Avanigadda, and Bantumilli in Andhra area and at Tandur, Madhol, Parkal, Dubbak, Ramayanpet, Nagarkurnool, Bhimadeverapalli, and Karimnagar in Telangana area.

Rs. 290.67 lakhs and Rs. 62.09 lakhs were issued to the members of Co-operatives working in these blocks in Andhra and Telangana areas respectively.

(*b*) *Progress of Co-operatives in stage II Blocks*:

(*i*) *Coverage of villages*:—There were 3,704 villages in the stage II blocks in the state out of which 3,414 were covered by co-operatives as on 30—6—1959. The percentage of coverage was 98 in the Andhra area and 83 in Telangana area. Steps are being taken to bring the rest of the villages into the co-operative fold.

(*ii*) *Coverage of population*:—The total no. of rural families represented in Co-operatives as on 30—6—1959 were 4.21 lakhs and about 0.90 lakhs in these blocks in the Andhra and Telangana areas respectively as against the total number of 6.62 lakhs and 2.30 lakhs existing in Andhra and Telangana areas. The percentage of coverage of families was 33 in Andhra area and 39.1 in Telangana area.

The percentage of coverage was over fifty in the blocks at Alur, Ammanabrole, Bhimadole, Dendulur, Kodigenahalli, Nandyal, Ramachandrapuram, Kenileswarapuram, Amadalavalasa Ichapuram, Pendurthi, Samalkot, Gollapalem, Gollaprolu, Nuzvid, Musunur, Giddalur, Korukonda, Gara and Tiruvur in Andhra area and Patancheru, Mulug, Sadasivpet, and Bodhan in Telangana area.

(*iii*) *Issue of loans*:—During the year 1958-59, loans to the tune of Rs. 152.04 lakhs and Rs. 39.85 lakhs were issued to the members of co-operatives working in the Andhra and Telangana regions respectively.

(*c*) *Progress of Co-operatives in Community Development Blocks*:—

General:—

There were 17 Community Development blocks in the state covering 1,139 villages.

(*i*) *Coverage of Villages by Co-operatives*: –

Out of the 1,139 villages in the community Development blocks 1,029 were covered by Co operatives as on 30—6—1959. The percentage of coverage of villages was 96.3 and 84.4 in in Andhra and Telangana areas respectively

There were 1,035 societies working in the 17 Community Development blocks in the state as on 30—6—1959.

(*ii*) *Coverage of Families*:—The total number of rural families represented in Co-operative societies as on 30—6—1959 were 0.77 lakhs and 0.33 lakhs in the blocks in the Andhra and Telangana areas as against the total number of 1.45 lakhs and 1.03 lakhs existing in the Andhra and Telangana areas respectively.

The percentage of coverage was over fifty in the Community Development Blocks at Nandavaram (Yemmiganur) Kurnool, Talupula and Nakkapalli in Andhra area and at Metpalli in Telangana area

(iii) *Issue of loans*:—During the year 1958—59 an amount of Rs. 76.87 lakhs [illegible] Co-operative Societies working in the [illegible] area while an amount of Rs. 11.46 lakhs [illegible] Co-[illegible] in Telangana area.

(d) *Progress of Co-operative [illegible] Purpose Projects*:—

(i) There were [illegible] Multi-purpose Projects in the State as on 30—6—1959

(i) Coverage of villages:—[illegible] 603 villages in the 4 Multi-purpose blocks in the State [illegible] covered by Co-operatives as on 30—6—1959.

(ii) Coverage of families:—The total number of rural families represented in Co-operative Societies as on 30—6—1959 were 0.069 lakhs in Andhra and 0.089 lakhs in Telangana as against the total number of 0.14 and 0.17 rural families in the Multi-purpose projects in Andhra and Telangana areas respectively.

(iii) *Issue of loans*:—During the year 1958-59, an amount of Rs. 0.42 lakhs in Andhra and Rs. 1.37 lakhs in Telangana were issued to the members of Co-operative Societies in Multi-purpose projects.

2. *Scheme of Channelling of Credit through one Agency*:—

The Scheme of channelling Short Term Credit through the Co-operatives in six select blocks in Andhra area referred to in my previous report was continued during the year under report.

The funds provided in the budgets of other Government departments i. e Revenue, Agriculture and Block staff under short term loans to agriculturists have been ordered to be placed at the disposal of the Central Banks in the area by way of loans if the Central Banks apply for the funds. The funds so diverted carry an interest of 5½% per annum. The Co-operatives have to lend these funds to the agriculturists at 6 ¼% per annum. In view of the low margin between the borrowing rate and lending rate the Central banks have not readily come forward to apply for diversion of funds. The Kurnool District Co operative Central Bank Limited, Kurnool was the only bank which utilised Rs. 60,000 provided for the Kurnool Block by the Agriculture Department under Intensive manuring scheme. The bank has since repaid the amount. The Central Banks and the Primary Societies in the area were able to meet the requirements of the Agriculturists in the area with their normal resources. Co-operatives have acquainted themselves well in replacing Government finances. The Statement given below willl indicate the progress made by Co-operatives under the scheme.

Particulars.	Bhimadole (including Dendulur Block.		Kapileswarapuram Block.		Sabbavaram Block.		Thotapalligudur Block.		Mydukur Block.		Kurnool Block.	
	As on		As on		As on		As on		As on	As on	As on	As on
	1-5-58	30-6-59	1-5-58	30-6-59	1-5-58	30-6-59	1-5-58	30-6-59	1-5-58	30-6-59	1-5-58	30-6-59
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1. *Coverage of Villages*:												
(*a*) Number of villages in the blocks;	89	89	43	43	86	87	37	37	53	53	57	58
(*b*) Percentage of coverage of villages by co-operatives.	100	100	100	100	100	100	100	100	100	100	100	10[illegible]
2. *Coverage of families*;												
(*a*) Number of Rural families in the block.	22,813	22,813	29,479	29,479	20,868	20,863	13,500	13,500	14,297	14,297	15,237	15,237
(*b*) Number of families covered by co-operatives.	13,153	15,104	18,051	18,462	7,692	9,013	5,457	6,206	3,813	4,301	9,213	10,30[illegible]
(*c*) Percentage of coverage.	57·6	66·2	61·2	62·6	36·8	43·1	40·4	46·1	26·6	30·0	60·4	67·[illegible]

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
3. Number of Primary Agricultural credit societies working.	32	32	114	114	6 (L.S.C.S.)	6 (L.S.C.S.)	49	45*	40	36*	52	49*
4. Short-term loans issued during 1957–58.												
(a) Agriculture Department.	70,880	..	39,280	..	470	..	23,750	..	64,900	..	28,830	..
(b) Revenue Department.	..	..	..	..	..	..	..	..	..	..	..	..
(c) Block staff ..	..	..	11,960	..	..	..	..	..	..	..	..	..
(d) Co-operatives (in Lakhs).	24·35	..	22·85	..	3·27	..	5·23	..	0·46	—	5·03	..
5. Loans issued by Co-operatives from 1st May 1958 to 30th June 1959.	..	37·82	..	16·70	..	19·13	..	9·94	..	2·78	..	35·92
6. Funds utilised by Co-operatives from Government Depts. under the scheme.												
(a) Agriculture Department	..	..	..	..	..	..	..	..	..	..	..	60,000

*. The fall in the Progress is due to formation of large sized societies by merger of a few small sized societies.

3. Co-operation in the Second Five Year Plan.

1. *Plan outlay*:— The total financial plan outlay (1956–61), on sehemes of Co-operative development under all heads, excluding the provision for handloom industry schemes, stood at Rs. 712.41 lakhs as revised last. Against this, a sum of Rs. 141.12 lakhs was utilised during the first two years of the plan, while the programme drawn up for the year 1958–59 (ending 31st March 1959) was of the order of Rs. 133.92 lakhs. A sum of Rs. 122.52 lakhs was however, actually utilised. The tempo of progress of Co-operative development schemes, which increased considerably during the year under report (1958–59), received further momoentum in 1959-60 (commencing on 1-4-1959) with supplementary schemes drawn up in pursuance of the National Development Council's resolution (of November 1958) on Co-operative policy. The following table indicates the steady progress of Co-operative Schemes in the plan under the various heads of development :—

Head of Development	*Plan outlay* 56–61	*Plan Expenditure in* 1956–57	1957–58	1958–59	*Programme for* 1959–60
1. Co-operation (Co-operative credit, marketing, training etc.,)	371.00	16.85	25.77	53.55	125.64
2. Dairying and Animal Husbandry. ..	19.40	—	0.03	2.34	8.63
3. Co-operative Sugar factories. ..	60.77	0.22	24.23	24.06	—
4. Co-operative Housing. ..	258.74	29.59	43.22	41.97	40.00
5. Welfare of Scheduled Tribes ..	2.50	0.13	1.08	0.60	1.10
Total	712.41	46.78	94.33	122.52	175.37

2. Programmes and Achievements during 1958-59.

While details of the progress of individual schemes are furnished elsewhere in this report under other relavent chapters, a brief account of the overall progress under each head of development is given below:

(i) *Co-operation*:— The programme for 1958–59 under this head of development carried a provision of Rs. 72.69 lakhs to implement 17 schemes–11 in Andhra with a provision of Rs. 49·24 lakhs and 6 in Telangana with a provision of Rs. 23.45 lakhs with a view to avoid anticipated shortfall and also to increase the tempo of plan expenditure, Government allowed the Heads of Departments additional provision upto 20 percent of the budget estimates. Under this, it was open to

enhance the programme under this head by another Rs. 14.50 lakhs, but owing to certain practical and administrative difficulties such as delay in Co-operative Societies acquiring sites and preparing plans and estimates for the construction of godowns, delay in the recruitment of candidates for the Department, etc., a part of the existing provision itself had to be surrendered. Even so, additional proposals were put up to the extent of Rs. 27.95 lakhs, at least to make up the anticipated shortfall. The more important of these proposals relating to (i) separation of audit, (ii) Bifurcation of Telangana districts into two Deputy Registrars circles each (iii) provision of Jeeps to Deputy Registrars etc. were not, however, accepted by Government during 1958-59. (These proposals have since been accepted and implemented in 1959-60). The result was a total sum of Rs. 53.55 lakhs only could actually be spent against the provision of Rs. 72.09 lakhs. The expenditure represents financial assistance by way of grants or free services of the Departmental officers provided to large sized societies, rural banks, central banks, primary land mortgage banks, primary marketing societies, Co-operative farming societies, labour contract and forest coupe societies, etc., towards the cost of managerial and supervisory staff, cost of additional staff for audit, supervision, etc., employed in the Department, share capital contribution to marketing societies, loans and grants to marketing and large sized societies towards contruction of godowns, etc.

The more important of the achievements during the year were:

(*a*) Organisation of 228 large sized societies--164 in Andhra and 64 in Telangana.

(*b*) Commencing the scheme for revitalisation of existing small societies, with 560 societies,—363 in Andhra and 197 in Telangana—to start with.

(*c*) Organisation of 1148 new small village societies--492 in Andhra and 656 in Telangana.

(*d*) Increase in the percentage of villages covered by primary agricultural credit societies—from 72.5 per cent at the end of 1957-58 to 80·5 per cent at the end of 1958-59 in Andhra and from 49 per cent to 58·6 percent in Telangana.

(*e*) Increase in membership of primary agricultural credit societies—from 8·40 lakhs at the end of 1957-58, to 10·39 lakhs at the end of 1958-59 in Andhra and from 1·55 lakhs to 1·78 lakhs in Telangana.

(*f*) Provision of short, medium and long-tern credit for agricultural production and marketing purposes to the tune of Rs. 14·61 crores—Rs. 13·19 crores in Andhra and Rs. 1·42 crores in Telnngana—as against Rs. 13.17 crores in 1957-58.

(*g*) Organisation of 10 new primary land mortgage banks in Telangana.

(*h*) State participation to the extent of Rs. 14 lakhs, in the share capital of 77 primary marketing societies (38 in Andhra and 39 in Telangana), 11 district marketing societies in Andhra and the Andhra Co-operative Marketing Federation.

(*i*) Provision of financial assistance to the extent of Rs. 18·03 lakhs towards construction of 31 main godowns by marketing societies (23 in Andhra and 8 in Telangana) and 69 auxiliary godowns by large sized societies (51 in Andhra and 18 in Telangana).

(*i*) Provision of loan assistance to select marketing societies towards installation of 12 processing plants, at a cost of Rs. 4·45 lakhs.

(*l*) Organisation of three coconut marketing societies in the East Godavari District and provision of financial assistance towards purchase of Drying Yards, installation of chula copra dryer and managerial staff.

(*l*) Revival of 4 labour contract and 4 forest coupe societies through provision of interest, free loans and subsidy for managerial staff.

(*m*) Organisation of 12 co-operative farming societies, of which the joint farming society at Sankrachakrapuram in the West Godavari District and two collective farming societies in the Kollair lake area are of notable importance.

(*n*) Formation of 2 new Deputy Registrar's circles, one each in the districts of Guntur and Krishna, employment of additional Co-operative Sub-Registrar's for supervision of credit and Community Development work at the rate of 2 per circle in Andhra and one per circle in Telangana, of 9 additional Co-operative Sub-Registrars (6 in Andhra and 3 in Telangana) for supervision of land mortgage banks and of 75 additional auditors in Telangana were also implemented during the year towards strenthening the Departmental staff at all levels.

(*ii*) *Dairying and Animal Husbundry*:—A scheme for the setting up of medium sized dairy plants, on Co-operative basis, in select major municipal towns with a view to promote milk supply activity on the lines of the scheme already implemented in Kurnool and Guntur towns, was programmed for implementation in Nellore town during 1958–59. The first phase of the scheme, involving purchase of site and construction of buildings was taken up during the year at a cost Rs. 1·30 lakhs. In addition, financial assistance was also provided to the milk supply unions and societies at Visakhapatnam, Kurnool, Guntur, Hindupur and Kalahasti towards purchase of dairy equipment. A total sum of Rs. 2·32 lakhs was spent during the year.

(*iii*) *Co-operative Sugar Factories*:—The scheme envisages the establishment of 4 co-operative sugar factories at Chodavaram, Amdalavalasa, Palakol and Chittoor. During the year 1957–58, Government contributed a sum of Rs. 24 lakhs towards share capital of the two societies at Chodavaram and Chittoor at Rs. 12 lakhs each. During 1958–59, a further sum of Rs. 24 lakhs was contributed by Government, Rs. 3 lakhs additional contribution to the society at Chodavaram, Rs. 6 lakhs to the society at Palakol, and Rs. 15 lakhs to the society at Amdalavalasa. Assistance regarding free services of Deputy Registrars to work as General Managers of these institutions was continued during the year. According to arrangement made by the Government of India for the supply of plant and machinery through two consor-

tiums set up for the purpose, two of the proposed factories are expected to go into production in 1960-61 season and the other two in 1961-62 season.

(*iv*) *Co-operative Housing.*—Against the budget provision of Rs. 20 lakhs in Andhra and 13 lakhs in Telangana a sum of Rs. 24 lakhs in Andhra and Rs. 17.97 lakhs in Telangana were actually disbursed to members of housing societies as loans under the Low Income Group Housing Scheme. The number of new houses constructed during the year was 448 in Andhra and 170 in Telangana.

(*v*) *Welfare of Scheduled Tribes.*—A sum of Rs. 0.60 lakhs was spent towards cost of staff, construction of staff quarters, etc., in the societies for chenchus at Atmakur and Dornal in Kurnool District, construction of a godown for the marketing society at Kotharamachandrapuram in the Polavaram agency and towards the cost of certain staff employed in the Registrar's Office.

3. *Programme for* 1959-60 --The year under report (Co-operative year ended 30th June 1959) includes the first quarter of the plan year 1959-60, with increasing tampo of plan expenditure, a total provision of Rs. 175.37 lakhs has been provided for schemes under all Heads of development, as against the total expenditure of Rs. 122·52 lakhs in 1958-59. The important features of the programme for 1959-60 are:

(*a*) Giving up the programme for organistation of large sized societies, in view of the National Development Council resolution of November 1958.

(*b*) Expansion and intensification of the programme for organisation of new small societies and their revitalisation with increased targets for membership as well as provision of credit.

(*c*) Expansion of facilities for marketing, storage warehousing and processing.

Schemes drawn up for the year were in the process of scrutiny and sanction by Government at the end of the year under report (i.e, on 30th June 1959) and actually, implementation of schemes commenced from July, 1959 onwards. A sum of Rs 5.15 lakhs was, however, spent upto 30th June 1959 in respect of certain continuing schemes.

GENERAL SUMMARY OF THE PROGRESS OF THE CO-OPERATIVE MOVEMENT IN ANDHRA PRADESH IN 1958-59.

(AMOUNTS IN LAKHS OF RUPEES)

Type of Societies.	No. of Societies.	No. of Members.	Paidup share capital.	Reserve fund and other funds.	Deposits held	Borrowings outstanding at the end of the year.	Working capital.	Loans advanced during the year.	Loans outstanding against members and non-members at the end of the year.	Value of goods purchased or produced.	Value of goods sold
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1. State Co-operative Banks.	2	818	116.72	52.03	236.27	1245.14	1650.16	2637.08	1429.63	—	—
2. Central Co-operative Banks. ..	26	16,808	257.76	104.23	562.63	1340.34	2264.96	2510.42	1901.41	—	—
3. Primary Agricultural Credit Societies. ..	11302	11,14,742	296.16	153.16	77.94	1380.90	1908.16	1749.97	1911.01	102.32	106.61
4. Central Land Mortgage Banks. ..	2	85	37.05	24.35	10.54	621.93	694.77	94.42	489.38	—	—
5. Primary Land Mortgage Banks. ..	86	145371	39.46	8.43	1.91	488.46	538.31	86.31	494.34	—	—
6. Grain Banks ..	3559	329875	36.58	87.07	0.46	0.20	124.31	4.91	48.45	—	—
7. Non-Agricultural Credit Societies. ..	834	232357	119.07	52.95	345.60	70.59	589.21	356.18	429.52	—	—
8. Apex Marketing Societies.	3	935	8.02	2.33	—	24.04	34.39	—	—	18.85	20.0
9. District Marketing Societies ..	12	4881	11.50	34.92	—	101.96	148.38	—	—	267.86	234.45
10. Primary Marketing Societies. ..	173	154710	49.52	21.72	—	171.05	249.29	180.42	152.33	144.61	178.16

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
11. Co-operative Sugar Factories. ..	9	16006	109.43	21.95	—	34.00	165.38	6.31	4.68	42.55	81.72
12. Sugar-cane & other Co-operative Processing Secs.	77	11510	4.02	2.11	—	15.66	21.79	12.33	10.17	—	—
13. Milk Supply Unions.	15	1609	0.73	0.94	—	3.09	4.76	0.20	0 23	7.21	8.42
14. Milk Supply Societies	312	21987	3.65	1.13	—	4.17	8.95	3.18	4.39	15.48	18.36
15. Co operative Farming Societies including field labourer Societies. ..	1101	120309	10.07	2.86	—	17.86	30.79	1.96	8.74	24.53	18.59
16. Irrigation Co-operative Societies. ..	29	4608	2 32	1.56	—	5 47	9.35	—	—	—	—
17. Fishermen Co-operative Societies. ..	342	39902	2.33	0.54	—	1.06	3.93	0.69	1.02	0.65	0 73
18. Other Agricultural Non-Credit Societies ..	1229	165659	25.44	16.73	—	7.46	50 63	1.24	2.63	—	—
19. Apex Weavers Societies	2	1206	18.88	28.71	—	105.43	153.02	—	—	114 58	109.33
20. Primary Weavers Societies. ..	923	253137	85.66	112.36	—	158.54	356.56	—	—	556.04	602.06
21. Spinning Mills ..	3	843	64.62	10.83	—	31.94	107.39	—	—	29.73	42 84
22. Other Central Non-Credit Societies. (specify)											
(i) Federation of Labour Co-operative Societies ..	1	53	0.05	—	—	1·20	1.25	—	—	—	—
(ii) Housing Finance Corporation. ..	1	11	0.07	—	—	—	0.07	—	—	—	—
(iii) General Insurance	1	215	5.13	4.03	—	—	9 16	—	—	—	—
23. Hyderabad Wool Weavers Society ..	1	83	1.06	0.01	—	4.00	5.07	—	—	—	—

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
24. Industrial Societies. ..	845	41344	13.66	11.03	—	44.34	69.03	—	—	67.87	71.24
25. Consumers Stores. ..	469	84003	11.45	23.90	—	13.62	48.97	—	4.95	123-84	133.23
26. Primary Housing Societies	274	25037	80.86	7.75	—	217.80	306 41	49.04	247.38	—	—
27. Labour contract Societies	135	13788	1.30	0 66	—	2.43	4.39	0.02	0.10	—	—
28. Motor Transport Societies. ..	4	248	1.22	5.95	—	5.36	12.53	—	—	—	—
29. Canteens and restaurants.	4	265	0.01	0.01	—	—	0.02	—	—	—	—
30. Social Service Societies.	29	1585	0.10	0 05	—	0.07	0.22	0.03	0.13	—	—
31. Supervising Unions.	128	4352	—	—	—	—	—	—	—	—	—
32. State Unions institutes.	4	9079	—	—	—	—	—	—	—	—	—
	21937	2817422	1415.80	801.35	1236.35	6118.11	9571.61	7694.71	7140.49	1517.12	1675.83

TABLE NO. 1 CENTRAL FINANCING AGENCIES—NUMBER OF OFFICES, MEMBERSHIP AND OWNERSHIP OF CAPITAL AND DEPOSITS.

State : Andhra Pradesh. (at the end of June 1959) Amount in thousands of rupees

	Number of offices including head office.	No. of members.			Ownership of Capital.					Ownership of Deposits				
		Central Societies.	Primary Societies	Individuals and others.	Total.	Government.	Central Societies.	Primary Societies	Individual and others.	Total.	Central Societies.	Primary Societies	Individuals and others. Members.	Individuals and others. Non-Members.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
State Co-operative Banks.														
1. Andhra State Co-operative Bank, Vijayawada ..	1	15	Nil.	1Govt.	7810	2400	5410	Nil.	Nil.	13032	7643	1515	Nil.	3374
2 Hyderabad Co-operative Apex Bank, Hyderabad ..	2	11	211	600 (1 Govt. included)	3862	1000	2677	172	13	10595	3978	2816	N.A.	3801
Central Co-operative Banks :														
1 Adilabad Jilla Kendra Sahakari Bank Adilabad ..	1	Nil.	426	77	315	100	Nil.	192	23	250	Nil.	226	17	7
2 Anantapur Co-operative Central Bank, Anantapur ..	1	6	670	83	994	Nil.	40	944	10	2505	1	[illegible]	[illegible]	1914

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
3 Bhongir Central Co-operative Bank, Bhongir. ..	1	Nil.	202	49	238	Nil.	Nil.	234	4	226	Nil.	209	12	5
4 Chittoor Co-operative Central Bank, Chittoor ..	1	3	763	95	1226	200	50	966	10	2603	41	2016	55	491
5 Cuddapah Co-operative Central Bank, Cuddapah ..	1	2	702	116	736	Nil.	20	698	18	1073	5	793	216	59
6 Guntur District Co-operative Central Bank, Tenali ..	5	2	1040	201	1809	400	38	1347	24	7500	249	2231	128	4892
7 Hyderabad District Co-operative Central Bank Hyderabad.	1	Nil.	328	5	430	100	Nil.	330	Nil.	60	Nil.	58	Nil.	2
8 Kakinada Co-operative Central Bank, Kakinada ..	1	2	360	60	904	400	20	469	15	1376	Nil.	775	61	540
9 Karimnagar Central Co-operative Bank, Karimnagar ..	1	Nil.	528	160	424	Nil.	Nil.	381	43	442	Nil.	417	18	7
10 Khammam Central Co-operative Bank, Khammam. ..	1	Nil.	266	70	348	100	Nil.	234	14	244	Nil.	219	1	24
11 Krishna Co-operative Central Bank, Masulipatnam. ..	2	1	457	148	1342	400	Nil.	885	57	3411	10	1526	62	1813
12 Kurnool Central Co-operative Central Bank, Kurnool ..	2	2	782	141	962	300	35	610	17	2384	10	1445	313	616

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
13 Mahabubnagar Co-operative Central Bank, Mahabubnagar ..	1	Nil.	759	89	723	200	Nil.	506	17	302	Nil.	175	Nil.	127
14 Medak District Co-operative Central Bank, Sangareddy.	2	Nil.	764	184	623	100	Nil.	502	21	500	Nil.	413	Nil.	87
15 Nalgonda Co-operative Central Bank, Nalgonda ..	2	Nil.	465	99	446	N.A.	N.A.	420	26	546	N.A.	400	137	9
16 Nellore Co-operative Central Bank, Nellore ..	1	2	1116	62	1455	500	98	830	27	4499	Nil.	790	104	360
17 Nizamabad Co-operative Central Bank, Nizamabad.	1	..	436	80	602	200	..	379	23	861	Nil.	747	102	1
18 Rajahmundry Co-operative Central Bank, Rajahmundry ..	1	1	246	94	661	200	4	424	33	1724	28	768	354	57
19 Ramachandrapuram Co-operative Co-operative Central Bank, Ramachandrapuram ..	1	Nil.	222	91	739	400	Nil.	317	22	1776	Nil.	984	126	66
20 Srikakulam Co-operative Central Bank, Srikakulam.	1	1	663	236	1050	300	7	720	23	895	49	405	44	39
21 Srikonaseema Co-operative Central Bank, Amalapuram ..	1	Nil.	236	156	936	400	Nil.	497	39	2313	Nil.	770	192	135

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
22 Co-operative Central Bank, Tandur ..	1	Nil.	96	70	23	Nil.	Nil.	17	6	76	Nil.	76	Nil.	N
23 Vijayawada Co-operative Central Bank, Vijayawada	3	3	480	166	2182	400	50	1696	36	7853	4	1356	5022	147
24 Vizianagaram Co-operative Central Bank, Vijayanagaram.	2	5	958	70	3837	900	54	2852	31	7046	62	2274	149	461
25 Warangal Central Co-operative Bank Warangal ..	1	Nil.	420	58	375	Nil.	Nil.	358	17	558	Nil.	442	5	11
26 West Godavari District Co-operative Central Bank, Eluru ..	2	2	468	204	2396	400	86	1863	47	5150	2	2564	151	243
Tatal ..	38	32	13910	2877	25776	6000	502	18671	603	56263	461	23543	7035	2522

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA

TABLE NO. 2 CENTRAL FINANCING AGENCIES—LIABILITIES AND ASSETS.

State: Andhra Pradesh. (at the end of June 1959) (thousands of rupees)

	Paid up capital	Statutory reserve	Bad debt reserve	Other reserves	Deposits. Total	Deposits. Current	Deposits. Savings	Deposits. Fixed	Other Borrowings. Other deposits	Other Borrowings. Total	Other Borrowings. Against trustee securities	All other liabilities	Total liabilities	Cash on hand	Balance with banks in current account.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
State Co-operative Banks.															
1. Andhra State Co-operative Bank Limited, Vijayawada	78.0	2000	235	777	13032	2972	50	6405	3605	10 [illegible]	2508	1204	81	14	4597
2. Hyderabad Co operative Apex Bank Limited Hyderabad.	3862	156	817	218	10595	4697	1399	4499	Nil	23503	Nil	300	39451	152	1.52
Central Co-operative Banks.															
1. Adilabad Jilla Kendra Sahakari Bank Limited, Adilabad.	315	25	6	13	250	213	1	29	7	1690	Nil	251	1956	2	449
2. Anantapur Co-operative Central Bank Limited, Anantapur.	994	223	60	57	2595	527	6	1076	986	4112	26	529	8570	202	23

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA

TABLE No. 2: CENTRAL FINANCE AGENCIES—LIABILITIES AND ASSETS.

(AT THE END OF JUNE 1959)—*cont'd.*

State: Andhra Pradesh

(THOUSANDS OF RUPEES:)

State Co-operative Banks.	Investments.					Loans outstanding.					Interest.				
	Total.	Government securities.	Other trustee securities.	Fixed deposits.	Others.	Total.	Co-operative Societies.	Individuals & others.	Overdue.	Of which Bad & doubtful debts.	Total.	Bad & doubtful debts.	All other assets.	Total assets.	Difference (plus or minus assets and liabilities).
	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
State Co-operative Banks:															
1 Andhra State Co-operative Bank Ltd., Vijayawada ..	6389	3502	2707	nil	90	115833	115832	21	100	nil	nil	nil	..	127270	+750
2 Hyderabad Co-operative Apex Bank Ltd, Hyderabad ..	10417	5820	91	4300	246	27140	26035	1025	3056	781	216	118	400	39353	+234
Central Co-operative Banks:															
1 Adilabad Jilla Kendra Sahakar Bank Adilabad ..	137	26	nil	nil	111	1308	1308	nil	450	—	51	nil	39	1977	+ 21
2 Anantapur Co-operative Central Bank, Anantapur ..	1265	432	70	230	533	6890	6796	94	726	79	17	nil	249	3516	+ 76

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
3. Bhongir Central Co-operative Bank Limited, Bhongir.	238	28	24	29	226	172	42	3	9	1600	Ni	47	2192		50
4. Chittoor Co-operative Central Bank Limited Chittoor.	1226	247	68	88	2603	325	44	1446	788	3501	117	527	8260	109	72
5. Cuddapah Co-operative Central Bank, Limited, Cuddapah.	736	126	94	77	1073	631	25	197	220	3430	Nil	446	5982	51	248
6. Guntur District Co-operative Central Bank Limited Tenali.	1809	416	129	97	7500	2273	727	3776	724	6230	55	5054	21235	203	430
7. Hyderabad Central Co operative Bank Limited, Hyderabad	430	Nil	Nil	3	60	48	10	N.A.	2	2552	N.A.	93	3133	11	338
8. Kakinada Co-operative Central Bank Limited. Kakinada	904	164	103	109	1376	567	65	369	375	4166	Nil	234	7056	156	495
9. Karimnagar Central Co-operative Bank Limited Karimnagar.	424	64	28	51	442	315	87	33	7	2757	Nil	781	4547	2	910
10. Khammam Central Co-operative Bank, Limited Khammam	348	48	13	23	244	102	45	33	64	1953	Nil	277	2906	23	895
11. Krishna Co-operative Central Bank Limited, Masulipatnam	1342	377	101	80	3411	609	426	1239	1127	11047	340	622	16980	228	979

	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
3 Bhongir Central Co-operative Bank, Bhongir.	284	76	..	18	190	1773	1773	..	289	41	68	nil	30	2205	+ 13
4 Chittoor Co-operative Central Bank Chittoor..	1603	662	155	245	541	6300	6252	48	1012	92	74	10	176	8334	+ 74
5 Cuddapah Co-operative Central Bank Cuddapah ..	519	304	36	..	179	5046	5035	11	1268	435	233	157	67	6164	+182
6 Guntur district Co-operative Central Bank Tenali ..	2158	1124	91	38	905	13653	13526	127	1687	200	155	3	4791	21390	+155
7 Hyderabad Central Co-operative Bank, Hyderabad ..	361	nil	nil	36	325	2404	2404	nil	713	nil	62	nil	8	3184	+ 46
8 Kakinada Co-operative Central Bank Kakinada ..	733	222	185	32	294	5612	5611	1	150	110	62	8	84	7142	+ 86
9 Karimnagar Central Co-operative Bank, Karimnagar	358	3	N.A.	22	333	3178	3178	..	490	111	54	17	72	4574	+ 27
10 Khammam Central Co-operative Bank, Khammam ..	248	22	13	nil	213	1700	1700	..	143	23	29	5	18	2918	+ 12
11 Krishna Central Co-operative Bank, Masulipatam ..	2423	1178	306	50	889	13220	13158	62	267	67	134	[illegible]	71[illegible]	17098	[illegible]

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
12. Kurnool Co-operative Central Bank Limited, Kurnool.	962	184	146	63	2384	775	90	1145	374	5317	Nil	271	9327	60	211
13. Mahaboobnagar Central Co operative Bank, Limited Mahaboobnagar	723	153	130	46	302	93	95	43	74	4209	Nil	633	6196	28	772
14. Medak District Central Co-operative Bank Limited, Sangareddy.	623	135	64	116	500	250	160	43	47	2493	Nil	466	4397	45	102
15. Nalgonda Central Co-operative Bank Limited, Nalgonda.	446	87	62	86	546	406	58	73	9	3330	Nil	1059	5616	8	758
16. Nellore Co-operative Central Bank Limited, Nellore.	1455	406	111	77	4499	1051	251	2648	549	10345	324	851	17744	205	121
17. Nizamabad Central Co-operative Bank Limited, Nizamabad	602	66	24	30	861	269	258	322	12	2232	Nil	160	3975	9	445
18. Rajahmundry Co-operative Central Bank Limited, Rajahmundry	661	189	166	71	1724	710	68	945	Nil	3051	Nil	111	5973	222	138
19. Ramachandrapuram Co-operative Central Bank Limited, Ramachandrapuram	739	288	132	256	1776	647	52	456	621	5099	Nil	209	8499	155	119

	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
12 Kurnool Central Co-operative Bank, Kurnool.	1384	231	135	605	413	7537	7483	54	740	112	128	5	108	9428	+101
13 Mahaboobnagar Central Co-operative Bank, Mahaboobnagar ..	663	179	32	nil	452	4531	4526	5	642	2-8	143	50	123	6200	+ 64
14 Medak district Central Co-operative Bank, Sangareddy ..	375	65	nil	25	285	3651	3651	..	1192	173	198	40	68	4409	+ 42
15 Nalgonda Central Co-operative Bank Nalgonda ..	423	90	..	4	329	3865	3864	1	1075	132	128	N.A.	493	5675	+ 59
16 Nellore Co-operative Central Bank, Nellore.	2471	1420	313	50	688	14573	14270	303	1120	180	351	21	202	17923	+179
17 Nizamabad Central Co-operative Bank, Nizamabad ..	460	55	nil	53	352	3011	3009	2	299	N.A.	78	nil	13	4017	+ 42
18 Rajahmundry Co-operative Central Bank, Rajahmundry.	890	210	53	100	527	4650	4620	30	72	330	46	nil	66	6062	+ 89
19 Ramachandrapuram Co-operative Central Bank, Ramachandrapuram ..	1383	345	334	nil	704	6674	6641	33	102	8	146	nil	99	8575	+ 76

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
20. Srikakulam Co-operative Central Bank Limited, Srikakulam	1050	136	106	65	895	197	148	311	239	3562	Nil	371	6185	125	262
21. Sri Konaseema Co-operative Central Bank Limited, Amalapuram.	936	422	69	204	2313	458	136	1030	689	5523	Nil	281	9748	402	153
22. Co-operative Central Bank Tandur	23	39	16	54	76	8	Nil	68	Nil	56	Nil	61	325	[illegible]	16
23. Vijayawada Co-operative Central Bank Limited, Vijayawada	2182	529	101	266	7853	832	567	5564	890	9719	Nil	688	21338	283	712
24. Vizianagaram Co-operative Central Bank Limited Vizianagaram.	3837	700	240	346	7046	1324	351	3499	1872	17939	663	717	30825	345	154
25. Warangal Central Co-operative Bank Limited, Warangal.	375	86	18	26	558	229	222	103	4	2452	Nil	189	3704	5	494
26. West Godavari District Co-operative Central Bank Limited, Eluru.	2396	439	170	164	5150	619	281	3195	1055	16263	Nil	773	25355	98	857
Total.	25776	5577	2181	2498	56263	13647	4225	27647	10744	134034	1525	15701	242030	2083	9563

	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
20 Srikakulam Co-operative Central Bank, Srikakulam ..	444	101	63	5	275	5249	5239	10	1361	205	128	25	65	6273	+ 87
21 Srikonaseema Co-operative Central Bank, Amalapuram.	1253	252	210	100	691	7761	7733	28	197	43	150	nil	145	9864	+116
22 Tandur Co-operative Central Bank, Tandoor ..	18	6	N.A.	11	1	214	214	..	214	214	76	76	10	334	+ 9
23 Vijayavada Co-operative Central Bank, Vijayavada ..	2576	885	400	945	346	17309	17054	255	1286	6	264	13	308	21552	+214
24 Vizianagaram Co-operative Central Bank, Vizianagaram.	4760	2014	1026	350	1370	25130	24849	281	764	153	459	38	407	31256	+431
25 WarrangalCentral Co-operative Bank, Warangal ..	388	98	..	20	270	2809	2808	1	585	8	110	6	29	3745	+ 41
26 West Godavari District Co-operative CentralBank, Ltd., Eluru ..	1963	837	464	N.A.	662	22093	21889	204	631	245	406	3	198	25615	+260
Total ..	29540	10837	3886	2939	11878	190141	188591	1550	17475	3215	3750	479	8572	244650	2620

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA:

TABLE NO. 3 CENTRAL FINANCE AGENCIES—OPERATIONS:

State : Andhra Pradesh : During 1958—59 : Thousands of Rupees :

	Cash credits and Overdrafts:					Borrowings:			Loans from Government				Loans from others:	
	Limits obtained against:					Loans from Reserve Bank of India and State Co-operative Bank:								
	Trustee Securities.	Co operative paper.	Gross Drawings.	Gross repaymants.	Outstanding.	Drawn.	Repaid.	Outstanding.	Drawn	Repaid.	Outstanding.	Drawn.	Repaid.	Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
State Co-operative Banks:														
1. Andhra State Co-operative Bank, Limited, Vijayawada.	2950	Nil	12265	13063	2508	112106	89852	92846	87	1386	5657	Nil	Nil	Nil
2. Hyderabad Co-operative Apex Bank, Limited Hyderabad.	600	Nil	1505	1505	Nil	20947	15276	22742	2500	2679	424	Nil	Nil	337
Central Co-operative Banks :														
1. Adilabad Jilla Kendra Sahakari Bank, Adilabad.	Nil	Nil	Nil	Nil	Nil	1160	721	1056	Nil	Nil	Nil	Nil	Nil	Nil
2. Anantapur Co-operative Central Bank, Anantapur.	344	20	10984	10826	222	4743	4204	3890	Nil	Nil	Nil	Nil	Nil	Nil

STATISTICAL STATEMNETS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA:

Table No. 3. Central Financing Agencies–operations:

STATE ANDHRA PRADESH: DURING 1958—59: THOUSANDS OF RUPEES.

	ADVANCES:														
	Cash credit & over drafts:				Loans			Bills i any			Cost of management:		Dividend: Paid		
	Limits sanctioned.	Advanced. (gross)	Recovered. (gross)	Outstanding.	Advanced.	Recovered.	Outstanding.	Discounted.	Retired.	Outstanding.	Salaries & wages.	Other expenses.	Profit or losss.	Rate %	Amount.
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
State Co-operative Banks:															
1. Andhra State Co-operative Bank, Ltd., Vijayavada.	N A	991.77	985.27	2072	138946	116703	113781	..	..	..	111	29	763	9	557
2. Hyderabad Co-operative Apex Bank Ltd., Hyderabad.	N A	121	129	75	25464	18672	27035	..	..	..	109	42	284	Nil	Nil
Central Co-operative Apex Banks:															
1. Adilabad Jilla Kendara Sahakari Bank, Adilabad.	Nil	Nil.	Nil	Nil	852	423	1308	..	..	..	10	4	Plus 1	Nil	Nil
2. Ananthapur Co-operative Central Bank Ananthapur.	421	4249	4273	299	5886	4393	6591	..	..	..	57	32	„ 59	2	[illegible]

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
3. Bhongir Central Co-operative Bank Bhongir.	Nil	Nil	Nil	Nil	Nil	1518	1400	1600	Nil	Nil	Nil	Nil	Nil	Nil
4. Chittoor Co-operative Central Bank, Chittoor.	619	Nil	11927	11870	117	3837	3544	3384	Nil	Nil	Nil	Nil	Nil	Nil
5. Cuddapah Co-operative Central Bank, Cuddapah.	138	150	5456	5558	50	3612	4096	3380	Nil	Nil	Nil	Nil	Nil	Nil
6. Guntur Co-operative Central Bank, Tenali	392	200	7203	7160	55	7983	6672	6175	Nil	Nil	Nil	Nil	Nil	Nil
7. Hyderabad District Co-operative Central Bank.	Nil	Nil	Nil	Nil	Nil	2502	1115	2552	Nil	Nil	Nil	Nil	Nil	Nil
8. Kakinada Co-operative Central Bank, Kakinada.	71	25	407	403	4	5831	4469	4162	Nil	6	Nil	Nil	Nil	Nil
9. Karimnagar Co-operative Central Bank.	Nil	Nil	Nil	Nil	Nil	2678	1276	2757	Nil	Nil	Nil	Nil	Nil	Nil
10. Khammam Central Co-operative Bank.	Nil	Nil	Nil	Nil	Nil	2057	1104	1953	Nil	Nil	Nil	Nil	Nil	Nil
11. Krishna Co-operative Central Bank, Masulipatam.	340	200	3680	3678	154	13919	8810	10893	Nil	Nil	Nil	Nil	Nil	Nil
12. Kurnool Co-operative Central Bank, Kurnool.	130	200	6436	6378	63	4976	4434	5194	60	Nil	60	Nil	Nil	Nil

	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
3. Bhongir Central Co-operative Central Bank, Bhongir.	Nil	Nil	Nil	Nil	1515	1298	1773	..	..	..	9	8	„ 13	Nil	Nil
4. Chittoor Co-operative Central Bank Chittoor ..	853	1503	1527	681	4900	4508	5619	..	..	..	16	96	„ 64	Nil	Nil
5. Cuddapah Co-operative Central Bank, Cuddapah. .	859	556	549	985	3331	3477	4061	..	..	..	34	24	„ 24	Nil	Nil
6. Guntur Co-operative Central Bank, Tenali. ..	2671	4326	3763	1797	12533	10729	11856	..	..	..	91	66	„ 143	439	
7. Hyderabad District Co-operative Central Bank, Hyderabad. ..	Nil	Nil	Nil	Nil	2183	849	2404	..	..	..	10	4	„ 12	Nil	Nil
8. Kakinada Co-operative Central Bank, Kakinada. ..	401	2636	2526	546	6799	5524	5066	..	..	..	13	41	„ 75	5	14
9. Karimnagar Co-operative Central Bank Karimnagar..	Nil	Nil	Nil	Nil	2725	1137	3178	..	..	..	25	..	„ 27	Nil	Nil
10. Khammam Co operative Central Bank, Khammam..	Nil	Nil	Nil	Nil	1753	974	1700	..	..		11	6	„ 12	Nil	Nil
11. Krishna Co operative Central Bank Masulipatnam ..	488	10420	10419	491	18086	13824	12729	..	..		59	51	„ 117	5641	29
12. Kurnool Co-operative Central Bank, Kurnool. ..	807	3104	3052	850	5810	5337	6687	..	..	..	76	219	„ 96	5	7

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
13. Mahaboobnagar Central Co-operative Bank, Mahaboobnagar.	Nil	Nil	Nil	Nil	Nil	4474	2977	4209	Nil	Nil	Nil	Nil	Nil	Nil
14. Medak District Co-operative Central Bank, Sangareddy.	Nil	Nil	Nil	Nil	N	2418	2819	2493	Nil	Nil	Nil	Nil	Nil	Nil
15. Nalgonda Central Co-operative Bank.	Nil	Nil	Nil	Nil	Nil	2890	1887	3330	Nil	Nil	Nil	Nil	Nil	Nil
16. Nellore Co-operative Central Bank.	965	200	18743	18937	324	10966	7654	10021	Nil	Nil	Nil	240	240	Nil
17. Nizamabad Central Co-operative Bank, Nizamabad.	Nil	Nil	Nil	Nil	Nil	2470	2297	2232	Nil	Nil	Nil	Nil	Nil	Nil
18. Rajahmundry Co operative Central Bank, Rajahmundry.	38	121	Nil	Nil	Nil	3527	2990	3051	Nil	Nil	Nil	Nil	Nil	Nil
19. Ramachandrapuram Co-operative Central Bank, Ramachandrapuram.	157	100	11600	11617	40	6350	5370	5059	Nil	Nil	Nil	Nil	Nil	Nil
20. Srikakulam Co-operative Central Bank, Srikakulam.	78	200	1766	1797	Nil	3437	3071	3562	Ni	Nil	Nil	Nil	Nil	Nil
21. Srikonasema Co-operative Central Bank, Amalapuram.	28	200	4068	4195	58	6169	4773	54645	Nil	Nil	Nil	Nil	Nil	Nil

	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
13. Mahaboobnagar Co-operative Central Bank, Mahaboobnagar ..	Nil	Nil	Nil	Nil	4166	2536	4531	..	..	..	15	19	„	64	Nil	Nil
14. Medak Co-operative Central Bank, Sangareddy. ..	Nil	Nil	Nil	Nil	2419	1672	3651	..	..	..	17	18	„	42	Nil	Nil
15. Nalgonda Co-operative Central Bank, Nalgonda. ..	Nil	Nil	Nil	Nil	2888	1346	3865	..	..	..	20	9	„	59	Nil	Nil
16. Nellore Co-operative Central Bank Nellore. ..	1503	7069	7467	1563	18119	9008	18010	..	..	..	137	28	„	163	5	36
17. Nizamabad Co-operative Central Bank, Nizamabad...	Nil	Nil	Nil	Nil	2966	2024	3011	..	..	..	17	..	„	42	Nil	Nil
18. Rajahmundry Co-operative Central Bank, Rajahmundry. ..	823	737	697	498	4425	3887	4152	..	..	..	15	14	„	89	5	19
19. Ramachandrapuram Co-operative Central Bank, Ramachandrapuram	138	394	405	21	7835	7106	6653	..	..	..	25	17	„	76	5	15
20. Srikakulam Co-operative Central Bank, Srikakulam...	329	308	313	275	3355	3831	4974	..	..	..	84	20	„	63	Nil	Nil
21. Srikonaseema Co-operative Central Bank, Amalapuram. ..	295	1180	1122	142	8078	7194	7619	..	..	..	35	22	„	116	Nil	Nil

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
22. Co-operative Central Bank, Tandoor.	Nil	Nil	Nil	Nil	Nil	Nil	Nil	55	Nil	Nil	Nil	Nil	Nil	Nil
23. Vijayavada Co operative Central Bank, Vijayavada	245	100	Nil	Nil	Nil	11210	11229	971[illegible]	Nil	Nil	Nil	Nil	Nil	Nil
24. Vizianagaram Co-operative Central Bank, Vizianagaram.	1900	500	44723	45,84	896	22185	19965	17013	Nil	Nil	Nil	Nil	Nil	Nil
25. Warangal Central Co-operative Bank, Warangal	Nil	Nil	Nil	Nil	Nil	2189	1445	24[illegible]2	Nil	Nil	Nil	Nil	Nil	Nil
26. West Godavari District Co-operative Central Bank, Eluru.	568	100	3574	3374	Nil	21909	19167	16263	Nil	Nil	Nil	Nil	Nil	Nil
	6013	2316	130367	130867	1983	155010	128389	131991	60	6	60	Nil	Nil	Nil

	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
22. Tandur Co-operative Central Bank, Tandur ..	Nil	Nil	Nil	Nil	Nil	16	214	.		.	2	5	„	8	Nil	Nil
23. Vijayawada Co operative Central Bank Vijayawada	245	3440	3417	595	18575	16316	16714	.	..		48	88	„	201	4 ½	70
24. Vizianagaram Co-operative Central Bank, Vizianagaram ..	4947	17718	17491	3707	29440	28657	21423	..	..	..	82	38	„	393	5	131
25. Warangal Co-operative Central Bank, Warangal ..	Nil	Nil	Nil	Nil	2361	953	2809	.	..	.	12	76	„	41	Nil	Nil
26. West Godavari District Co-operative Central Bank, West Godavari ..	2000	1768	1611	462	25635	21815	21531				78	30	„	256	4	67

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA.

TABLE No. 4 INTEREST RATES ON DEPOSITS, BORROWINGS AND ADVANCES

State: Andhra Pradesh (during 1958—59) Per cent per annum

	State Co-operative Banks.		Central Co-operative Banks.		
	A.S.C.B.	H.C.A.B.	Highest.	Lowest.	Usual.
	(1)		(2)	(3)	(4)
A. Deposits.					
1 Current	½	½	½	[illegible]	½
2 Savings.	2½	2½	2½	2	2½
3 Fixed					
(a) Below 1 year	3¼	3½	3¾	3	3½
(b) 1 to 2 years	4	4	4¼	3¼	4
(c) 2 to 3 years	4¼	4	4¼	3¼	4¼
(d) Over 3 year	4½	4	4½	3¼	4¼
B. Borrowings from.					
1 Reserve Bank of India	2	2	..		..
2 State Co-operative Bank	..	..	3¼	2¼	2¼
3 Government	3⅝	4	5	4¼	5
4 Others	4 to 4½	4 to 4½	5¾	5¼	5¼
C. Advances to societies.					
1 For seasonal agricultural operations	2¾	3¼	4½		4½
2 For marketing of agricultural produce	2¾	..	4¼	4½	4¼
3 For the production and marketing of hand-loom cloth.	¾ to 4½	3¼	5¾	5¼	5¼ 3
4 Medium term loans for agricultural purposes.	2¾	2¾	5½	4	4¼
5 For other purposes.					
(a) Short term	5 to 6		7	5¼	5½
(b) Medium term	5½ to 6		..	..	..
D. Advances to individuals.					
(a) Short term / (b) Medium term	..	..	..	..	..

One to two percent above the Fixed Deposit rate. In respect of loans against Provident Fund interest at 5½ is charged. Cent percent over the rate of interest allowed on deposits subject to a maximum o £5°/₀.

	Other Societies.			
	Highest.	Lowest.	Usual.	
E. Rate of interest to ultimate borrower on advances made by.				
(a) Small agricultural credit Socs.	6¼	7½	6¼	7½
(b) Large sized agricultural Credit socs.	6¼	7½	6¼	7½
(c) Agricultural Marketing societies	6¼	7½	6¼	7½
(d) Non-agricultural Credit societies	7½	9	6¼	7½

Note.—(1) In columns 2 and 3 enter the highest and the lowest respectively of the usual rates reported in the subsidiary table 4. (2) In column 4 enter the usual rate reported by the maximum number of societies in subsidiary table 4. (3) In column 1 enter the usual rate reported in subsidiary table 5.

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA TABLE NO. 5
AGRICULTURAL CREDIT SOCIETIES AND NON-AGRICULTURAL CREDIT SOCIETIES—NUMBER, MEMBERSHIP AND VILLAGES OR TOWNS COVERED.

State: Andhra Pradesh-

(at the end of June 1959)

	No. of Societies.			No. of societies.	No. of Villages or Towns.		Population in Villages or Towns (in thousands)		No. of members.
	Total	Limites.	Unlimited.		In the State.	Served by societies.	In column 5.	In column 6.	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Agricultural credit societies.									
(a) Large sized.	573	573	Nil	343	26450	3791	25821	1561	312
(b) Small sized.	10729	9	10720	Nil	26450	14471	25821	4015	803
	11302								
Non-Agricultural credit societies.									
	834	817	17	Nil	293	288	5438	1160	232

TABLE NO. 6 AGRICULTURAL / NON-AGRICULTURAL CREDIT SOCIETIES—OPERATIONS

State: Andhra Pradesh (during 1958-59) Amount in thousands of rupees.

	Credit.		Marketing.		Distribution.		Cost of Management.		Profit.		Loss.			Government Grants.		
	Loans advanced.	Loans recovered.	Goods received.	Goods marketed.	Goods received.	Goods distributed.	Salaries and wages.	Other expenses.	No. of societies.	Amount.	No. of societies.	Amount.	No. of socs. without profit or loss.	For construction of godowns.	For management expenses.	For other purposes.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Agricultural credit societies.																
(a) Large sized.	66304	47439	1102	1084	1848	2173	692	329	446	1014	96	131	31	851	207	37
(b) Small sized.	76656	61426	611	552	365	413	475	401	6540	1416	3602	1056	587	29	1	Nil
	142960															
Non-agricultural credit societies.																
	35618	30993	..	..	179	176	813	241	532	763	247	189	55	Nil	Nil	Nil

STATISTICAL STATEMENTS RELATING TO INDIA

TABLE NO. 7 AGRICULTURAL CREDIT SOCIETIES—LIABILITIES AND ASSETS

NON-AGRICULTURAL

State : Andhra Pradesh. (at the end of June 1959) Thousands of rupees

	Paid up Capital.		Statutory reserve.	Other reserves.	Deposits.				Other Borrowings			All other liabilities	Total liabilities.	Cash on hand.
							Individuals and others							
	Government.	Others.			Total.	Societies.	Members.	Non-Members.	Government.	Central banks.	Other sources.			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Agricultural Credit Societies.														
(a) Large sized.	3439	12271	1864	1779	6958	13	3519	3426	1606	51917	nil	1990	81824	1884
(b) Small sized.	nil	13906	5860	5813	836	nil	574	262	195	84371	1	5363	116345	1614
Non-Agricultural Credit Societies.														
	nil	11937	3534	1761	34660	40	16979	17641	44	6847	168	2786	61767	1544

	Balance with banks in current account.	Investments. Total.	Trustee securities.	Fixed and other deposits.	Others.	Loans. Out standing.	Of Which over-due.	Bad and doubtful debts.	Land and buildings	All other assets	Total assets.	Difference (+ or —) between assets and liabilities	Number of societies having godowns	Number of Godowns: Owned.	Hired.
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
Agricultural Credit Societies.															
(*a*) Large sized.	831	8216	1050	722	6444	64658	6254	94	1954	5435	82974+	1150	86	80	27
(*b*) Small sized.	270	15606	1210	3710	10686	91281	21192	254	408	8764	1 7963—	1618	54	40	18
Non-Agricultural Credit Societies.	2751	9325	3277	1809	4239	42952	8785	629	1285	4986	62843	1136	nil	nil.	nil.

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA.

TABLE No. 8 AGRICULTURAL CREDIT SOCIETIES—WITH CAPITAL AND RESERVES OF RS. 1 LAKH AND OVER—LIABILITIES AND ASSETS BY SOCIETIES.

State : Andhra Pradesh. (at the end of June 1959)A. Agricultural Credit Societies. Thousands of Rupees.

Name of the society.	Paid up capital.	Statutory reserve.	Bad debt reserve.	Other reserves.	Deposits					Other borrowings.		All other liabilities.	Total liabilities.	Cash on hand.	Balances with bank in current account.
					Total.	Current.	Savings.	Fixed.	Other deposits.	Total.	Against trustee securities.				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1 Akiveedu Rural Bank ..	97	29	3	10	34	Nil.	2	27	5	205	205	38	416	17	1
2 Alamur Rural Bank ..	166	103	13	94	975	115	Nil.	844	16	259	Nil	92	1702	123	74
3 Allur Rural Bank ..	113	10	Nil.	1	471	23	10	438	Nil	389	Nil.	2	9 6	14	7
4 Amartaluru Rural Bank ..	77	19	2	11	90	Nil.	7	77	6	Nil.	Nil.	205	404	3	11
5 Andaluru Rural Bank ..	88	18	2	11	47	Nil.	Nil.	38	9	119	119	4	289	4	1
6 Buchireddypalem Rural Bank ..	99	1	Nil.	Nil.	71	Nil.	3	66	2	361	Nil.	14	545	3	16
7 Indukurpet Rural Bank ..	121	Nil.	Nil.	Nil.	58	3	1	54	Nil.	530	Nil.	16	725	16	9
8 Kanukal Rural Bank ..	110	2	1	1	83	7	3	53	20	158	Nil.	29	384	5	1
9 Kothalapalli Rural Bank ..	100	1	Nil.	Nil.	29	Nil.	Nil.	16	13	226	Nil.	9	365	6	Nil.

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA

TABLE No. 8 AGRICULTURAL CREDIT SOCIETIES—WITH CAPITAL AND RESERVE OF RS. 1 LAKH AND OVER—LIABILITIES AND ASSETS BY SOCIETIES.

State : Andhra Pradesh. (at the end of June 1959)—Agricultural Credit Societies (Thousand of rupees.) (Continued)

Name of the society.	Investments.					Loans outstandings.					Interest.		All other assets.	Total assets.	Difference between assets & liabilities. (+ or —)
	Total.	Government securities.	Other trustee securies	Fixed deposits.	Other investments.	Total.	Co-operative societies.	Individuals and others	Of which over due	Bad & doubtful debts.	Total.	Overdues			
	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1 Akiveedu Rural Bank ..	51	5	Nil.	Nil.	46	333	Nil	333	33	Nil.	10	2	13	325	—10
2 Alamur Rural Bank ..	273	72	Nil.	Nil.	201	1184	Nil.	1184	47	1	28	Nil	169	1725	— 3
3 Allur Rural Bank ..	75	20	Nil.	1	54	869	Nil.	869	11	Nil.	15	Nil.	18	968	+12
4 Amartaluru Rural Bank ..	42	3	2	5	32	336	Nil.	336	23	Nil.	8	Nil.	30	435	+16
5 Andalur Rural Bank .	24	3	Nil.	Nil.	21	256	Nil	256	15	Nil.	9	2	3	297	+ 8
6 Buchireddypalem Rural Bank ..	23	2	2	Nil.	19	481	Nil.	481	9	Nil	13	Nil.	19	555	+ 9
7 Indukurpet Rural Bank ..	26	Nil.	26	Nil.	Nil.	648	Nil.	648	69	Nil.	38	Nil.	14	751	+ 26
8 Kanukal Rural Bank	11	5	Nil.	Nil.	6	318	Nil.	318	13	Nil.	11	Nil.	45	391	+ 7
9 Kothalapalli Rural Bank ..	19	Nil.	Nil.	1	18	327	Nil	327	48	Nil.	10	Nil.	4	366	+ 1

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
10 Kopalle Rural Bank ..	75	28	1	3	31	5	1	24	1	281	281	49	468	7	Nil.
11 Kothapet Rural Bank ..	97	3	Nil.	Nil.	111	8	5	81	17	225	Nil.	30	466	15	3
12 Lankalakoder Rural Bank ..	89	23	1	1	62	3	8	38	13	553	15	30	759	7	Nil.
13 Manikonda Rural Bank ..	98	9	Nil.	8	64	16	10	27	11	Nil.	Nil.	321	500	41	Nil
14 Muramanda Rural Bank ..	107	9	1	12	64	1	10	34	19	239	Nil.	11	443	21	Nil.
15 Peddakowkuntal Rural Bank ..	128	5	1	Nil.	51	Nil.	Nil.	25	26	268	Nil.	13	466	11	1
16 Palakoderu Rural Bank ..	89	27	4	6	150	4	2	121	23	297	297	31	604	5	1
17 Ryali Rural Bank ..	113	12	1	1	181	8	11	133	29	225	Nil.	22	556	28	7
18 Tadikonda Rural Bank ..	105	4	Nil.	8	98	6	30	62	Nil.	Nil.	Nil.	155	370	24	1
19 Tammirasa Rural Bank ..	113	29	1	8	44	4	1	23	16	Nil.	Nil.	150	345	4	3
20 Undi Rural Bank ..	170	19	3	17	179	Nil.	19	130	30	401	7	25	874	27	1
Large sized Co-operative Societies.															
1 Chuchikonda L.S.C.S.	102	8	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	474	Nil.	17	601	32	Nil.
2 Kasimkota Do.	99	6	1	8	17	11	Nil.	5	1	571	Nil.	12	514	20	Nil.
3 Narasingapalli Do.	108	12	Nil.	12	3	Nil.	1	1	1	444	Nil.	16	595	5	Nil.

	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
10 Koppalle Rural Bank ..	47	10	Nil.	Nil.	37	374	Nil.	374	10	Nil.	10	2	35	473	+ 5
11 Kothapet Rural Bank ..	24	5	Nil.	Nil.	19	370	Nil.	376	124	Nil.	19	5	42	479	+13
12 Lankalakoderu Rural Bank ..	68	6	Nil.	Nil.	62	617	Nil.	617	Nil.	Nil.	30	Nil.	53	775	+14
13 Manikonda Rural Bank ..	31	6	1	Nil.	24	420	Nil.	420	14	Nil.	13	Nil.	5	510	+10
14 Muramanda Rural Bank ..	38	1	Nil.	Nil.	37	338	Nil.	338	68	Nil.	12	Nil.	45	454	+11
15 Peddakowkuntal Rural Bank ..	17	3	Nil.	Nil.	14	404	Nil.	404	3	Nil.	10	Nil.	14	474	+ 8
16 Palakoderu Rural Bank ..	48	15	Nil.	Nil.	33	490	Nil.	[illegible]	5	Nil.	11	Nil.	58	613	+ 9
17 Ryali Rural Bank ..	34	10	Nil.	Nil.	24	429	Nil.	429	36	Nil.	16	3	52	566	+10
18 Tadikonda Rural Bank ..	33	2	Nil.	5	26	264	Nil.	264	53	Nil.	7	Nil.	59	388	+18
19 Tammirasa Rural Bank ..	51	4	Nil.	Nil.	47	272	Nil.	272	15	Nil.	13	Nil.	9	352	+ 7
20 Undi Rural Bank ..	76	14	Nil.	1	61	758	Nil.	758	7	Nil.	17	1	10	889	+15
Large sized Societies.															
1 Chuchikonda L.S.C.S.	58	Nil.	Nil.	Nil.	58	506	Nil.	506	45	2	18	2	1	615	+14
2 Kasimkota Do.	60	1	Nil.	Nil.	59	396	Nil.	396	27	2	6	2	37	520	+ 6
3 Narasingapalli Do.	67	Nil.	Nil.	Nil.	67	485	Nil.	485	74	8	11	2	37	607	+12

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
4 Nayanlapalli	L. S. C S.	108	9	2	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	451	Nil.	13	583	2	Nil.
5 Payakaraopet	..	101	26	1	1	1	Nil.	Nil.	Nil.	1	350	Nil.	30	510	4	Nil.
6 Thummapala	..	230	10	1	7	57	Nil.	6	46	5	1315	Nil.	55	1673	61	Nil.
7 Veeravasaram	..	93	21	4	1	20	Nil.	7	13	Nil.	485	485	172	696	2	Nil.

	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
4 Nayanlapalli R.S.C.S.	63	Nil.	Nil.	Nil.	63	515	Nil.	515	26	1	7	2	6	593	+10
5 Payakaraopet Do.	73	Nil.	Nil.	Nil.	73	415	Nil.	415	50	6	22	7	7	521	+11
6 Thumpala Do.	124	Nil.	Nil.	Nil.	124	1476	Nil.	1476	22	3	24	2	16	1701	+28
7 Veeravasaram Do.	42	5	9	Nil.	28	602	Nil.	602	14	Nil.	20	1	26	710	+14

TABLE NO. 8. NON-AGRICULTURAL CREDIT SOCIETIES—WITH CAPITAL AND RESERVES OF RS. 1 LAKH AND OVER—LIABILITIES AND ASSETS—BY SOCIETIES (AT THE END OF JUNE 1959).

(*b*) NON-AGRICULTURAL CREDIT SOCIETIES.

THOUSAND OF RUPEES.

State: Andhra Pradesh.

Name of the society.	Paid up capital.	Statutory reserve.	Bad debt reserve.	Other reserves.	Deposits					Other borrowings.		All other liabilities	Total liabilities.	Cash on hand	Balance with banks in current account.
					Total	Current.	Savings.	Fixed	Other deposits	Total	Against Trustee securities				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1 Anantapur Co-operative Town Bank ..	128	36	6	13	556	79	7	460	10	Nil.	Nil.	20	759	Nil	7
2 Aryan Co-operative Town Bank. ..	127	105	10	16	1401	129	286	931	55	Nil.	Nil	23	1682	23	273
3 Atmakur Co-operative Urban Bank. ..	110	4	Nil.	Nil	25	14	2	5	4	278	Nil.	15	432	25	Nil.
4 Bapatla Co-operative Urban Bank. ..	97	32	Nil.	45	634	97	88	429	20	Nil.	Nil.	27	835	111	Nil.
5 Bobbili Co-operative Urban Bank. ..	107	15	2	4	495	80	Nil.	395	20	Nil.	Nil.	32	6 5	49	1
6 Brahmakshatriya Co-operative Urban Bank. ..	124	61	4	4	117	Nil.	16	101	Nil	Nil.	Nil.	28	338	1	6

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA.

TABLE NO. 8. NON-AGRICULTURAL CREDIT SOCIETIES—WITH CAPITAL AND RESERVES OF RS. 1 LAKH AND OVER—LIABILITIES AND ASSETS BY SOCIETIES.

State: Andhra Pradesh. Non Agricultural Credit Societies (at the end of June 1959). (THOUSANDS OF RUPEES)

Name of the society.	Investments.					Loans outstanding					Interest				
	Total	Government securities.	Other trustee-securities.	Fixed deposits	Other investments	Total.	Co operative societies	Individuals and other	Of which over due	Bad and doubtful debts	Total	over dues	All other assets	Total assets.	Difference between assets and liabilities (+ or —)
	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1 Anantapur Co-operative Town Bank.	288	46	Nil	202	40	453	Nil	453	32	Nil	9	Nil	20	777	+ 12
2 Aryan Co-operative Urban Bank	155	45	14	50	46	1181	Nil	1 81	418	Nil	Nil	Nil	92	1/24	+ 42
3 Atmakur Co-operative Urban Bank.	32	1	Nil	2	29	374	Nil	374	115	Nil	20	Nil	Nil	451	+ 19
4 Bapatla Co-operative Urban Bank.	124	2	Nil	85	37	579	Nil	579	43	Nil	15	6	26	855	+ 20
5 Bobbili Co-operative Urban Bank.	153	57	37	30	29	445	Nil	445	74	91	12	3	60	720	+65
6 Brahmakshatria Urban Bank	144	71	Nil	55	18	177	Nil	177	Nil	Nil	10	Nil	7	345	+ 7

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
7 Chittoor Co-operative Town Bank. ..	145	100	7	84	2243	204	232	1781	27	Nil.	Nil.	37	2616	28	26
8 Chirala Co-operative Town Bank. ..	74	18	3	29	225	49	17	153	6	Nil.	Nil.	23	372	10	30
9 Chirala I. L. T. D. staff credit society. .	112	3	Nil.	12	188	12	39	84	53	Nil.	Nil.	26	341	1	1
10 Chodavaram Urban Bank. ..	87	23	6	13	379	171	27	170	11	Nil.	Nil.	18	526	33	71
11 Dharmavaram Town Bank. ..	75	33	4	7	474	124	8	328	14	Nil.	Nil.	10	603	72	46
12 Durga Co-operative Urban Bank. ..	97	11	Nil.	Nil.	495	16	99	370	10	Nil.	Nil.	38	641	7	91
13 Guntur Co-operative Urban Bank. ..	169	34	1	23	550	44	59	431	16	Nil.	Nil.	2	779	15	143
14 Gandhi Co-operative Urban Bank. ..	169	9	Nil.	2	414	10	60	336	8	213	Nil.	40	847	40	18
15 Gudivada Co-operative Urban Bank. ..	171	45	3	95	1609	97	549	918	45	Nil.	Nil.	80	2033	22	59
16 Hindupur Co-operative Town Bank. ..	98	46	1	18	472	147	10	269	46	25	Nil.	56	716	60	143
17 Hindustan ship yard thrift Co-operative Credit Society Visakhapatnam. ..	113	2	3	Nil.	124	Nil.	Nil.	Nil.	124	116	116	11	369	1	21
18 The Hyderabad Co-operative Baldia Bank. ..	117	44	72	27	443	10	90	337	6	56	Nil.	50	869	1	2
19 Kollur Co operative Urban Bank. ..	84	31	5	14	324	51	24	246	3	Nil.	Nil.	7	465	37	82
20 Madanapalli Co-operative Town Bank. ..	200	47	9	52	460	149	28	240	43	24	Nil.	14	806	31	87

	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
7 Chittoor Co-operative Town Bank. ..	1106	830	168	Nil	108	1373	Nil	1373	287	7	63	16	77	2673	+57
8 Chirala Co-operative Town Bank. ..	20	2	5	Nil	13	272	Nil	272	167	18	32	30	38	402	+30
9 Chirala I.L.T.D. staff credit society. ..	9	Nil	Nil	Nil	9	308	Nil	308	15	Nil	1	1	27	347	+ 6
10 Chodavaram Urban Bank ..	86	47	4	9	26	333	Nil	333	33	Nil	13	5	5	540	+15
11 Dharmavaram Co-operative Town Bank. ..	70	8	3	30	29	390	Nil	390	14	1	13	Nil	27	618	+15
12 Durga Co-operative Urban Bank. ..	35	7	Nil	Nil	28	509	Nil	509	99	1	6	4	6	654	+13
13 Guntur Co-operative Urban Bank. ..	42	Nil	Nil	12	30	562	Nil	562	129	Nil	16	Nil	22	800	+21
14 Gandhi Co-operative Urban Bank. ..	95	5	30	Nil	60	699	Nil	699	199	Nil	11	10	6	869	+22
15 Gudivada Co-operative Urban bank. ..	459	38	2	405	14	1412	Nil	1412	181	1	50	Nil	42	2044	+11
16 Hindupur Co-operative Town Bank. ..	117	7	15	6	89	358	Nil	358	98	1	14	Nil	49	741	- 25
17 Hindustan shipyard labour and thrift Co-operative credit society, Visakhapatnam.	19	Nil	Nil	Nil	19	337	Nil	337	5	5	Nil	Nil	5	393	+14
18 The Hyderabad Co-operative Baldia Bank. ..	95	86	Nil	2	8	431	Nil	431	429	Nil	184	Nil	144	857	—12
19 Kollur Co-operative Urban Bank. ..	9	Nil	Nil	Nil	9	290	Nil	290	20	1	11	Nil	42	471	+ 6
20 Madanapalli Co-operative Town Bank. ..	95	34	14	Nil	47	551	Nil	551	391	150	29	13	51	844	+38

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
21 Nellore Co-operative Urban Bank. ..	172	14	12	4	436	25	75	320	16	248	Nil.	40	926	24	29
22 Ongole Co-operative Town Bank. ..	61	25	6	40	340	111	62	157	10	Nil.	Nil.	10	482	14	21
23 Pithapuram Co-operative Urban Bank. ..	94	41	4	35	600	170	116	303	11	Nil.	Nil.	24	799	109	84
24 Parvathipuram Co-operative Urban Bank.	89	17	1	6	98	27	Nil.	61	10	162	Nil.	39	412	4	1
25 Prudential Co-operative Central and Urban Bank. ..	405	117	9	8	5266	543	1257	2847	519	86	6	211	6102	43	118
26 Repalle Co-operative Urban Bank. ..	159	34	3	10	528	252	105	133	38	Nil.	Nil.	49	783	24	14
27 Srikakulam Co-operative Urban Bank ..	76	15	6	6	189	Nil.	10	170	9	3	Nil.	Nil.	295	5	Nil.
28 Thirupathi Co-operative Town Bank. ..	352	140	Nil.	152	2041	819	618	520	84	50	Nil.	175	2910	119	21
29 Vizianagaram Co-operative Bank. ..	485	135	28	22	1315	116	52	1015	132	Nil.	Nil.	104	2089	17	41
30 Visakhapatnam Co-operative Urban Bank.	221	76	5	3	670	89	71	457	53	Nil.	Nil	59	1034	8	29
31 Vizag port employees Co-operative Credit Society. .	86	19	1	Nil.	11	Nil.	1	Nil.	10	27	27	145	289	Nil.	Nil.
32 Yemignur Co-operative Town Bank. ..	93	24	Nil.	22	155	8	65	78	4	Nil.	Nil.	15	309	16	30
33 Yelamanchili Co-operative Urban Bank.	92	12	1	7	461	54	69	260	78	77	Nil.	30	680	22	9

	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
21 Nellore Co-operative Urban Bank. ..	71	11	53	Nil	7	788	Nil	788	254	3	35	Nil	10	957	+31
22 Ongole Co-operative Town Bank. ..	131	11	2	97	21	299	Nil	299	54	1	20	12	17	502	+20
23 Pithapuram Co-operative Urban Bank. .	51	4	7	Nil	40	535	Nil	535	89	Nil	24	Nil	35	838	+39
24 Parvathipuram Co-operative Urban Bank. ..	71	10	10	1	50	287	Nil	287	71	Nil	20	Nil	32	415	− 3
25 Prudential Co-operative Central & Urban Bank. ..	2629	1748	341	Nil	540	2584	Nil	2584	785	Nil	189	Nil	564	6127	+25
26 Repalle Co-operative Urban Bank. ..	9	Nil	Nil	Nil	9	609	Nil	609	241	Nil	27	Nil	42	815	−32
27 Srikakulam Co-operative Urban Bank. ..	35	6	Nil	Nil	29	253	Nil	253	44	Nil	11	Nil	Nil	304	+ 9
28 Tirupathi Co-operative Town Bank. ..	487	114	Nil	220	153	1962	Nil	1962	78	Nil	21	Nil	168	2978	+68
29 Vizianagaram Co-operative Bank. ..	221	80	17	50	74	1604	Nil	1604	221	221	22	22	235	2140	+51
30 Visakhapatnam Co-operative Urban Bank. ..	219	66	36	20	97	771	Nil	771	175	175	32	32	23	1082	−48
31 Visakhapatnam port employees Co-operative Credit Society. ..	19	Nil	Nil	Nil	19	256	Nil	256	Nil	Nil	Nil	Nil	16	291	+ 2
32 Yemmiganur Co-operative Town Bank. ..	38	22	16	Nil	Nil	227	Nil	227	Nil	13	9	3	2	322	+13
33 Yalamanchili Urban Bank.	99	72	3	4	20	464	Nil	464	62	2	16	2	79	689	+ 9

STATISTICAL STATEMENT RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA

TABLE NO. 9. AGRICULTURAL CREDIT SOCIETIES WITH CAPITAL AND RESERVES OF RS. 1 LAKH AND OVER OPERATIONS BY SOCIETIES.

State : Andhra Pradesh. (during 1958–59) Agricultural credit societies. Amount in thousands of Rupees.

	Name of the Society.	Number of Members.	Credit.		Marketing.		Distribution.		Cost of Management.	Profit.		Loss.		Number of Societies without profit or loss.	Government grants.		
			Loans Advanced.	Loans Recovered.	Goods Recieved.	Goods Marketed.	Goods Received.	Goods Distributed.		Number of Societies.	Amount.	Number of Societies.	Amount.		For construction of godowns and buildings.	For management expenses.	For other purposes.
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Akiveedu Rural Bank	2359	431	433	Nil.	Nil.	Mil.	Nil.	4	1	7	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.
2	Alamuru Rural Bank	5671	1103	1109	Nil.	Nil.	99	105	22	1	20	Nil.	Nil.	Nil	Nil.	Nil.	Nil.
3	Alur Rural Bank ..	634	1131	1039	Nil.	Nil.	33	75	8	1	12	Nil.	Nil.	Nil.	3	Nil.	Nil.
4	Amartalur Rural Bank	857	254	165	Nil.	Nil.	4	4	3	1	11	Nil.	Nil.	Nil.	11	Nil.	Nil.
5	Andalur Rural Bank	2276	262	193	Nil.	Nil.	Nil.	Nil.	4	1	7	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.
6	Bachireddypalem Rural Bank. ..	500	745	547	Nil.	Nil.	83	109	6	1	8	Nil.	Nil.	Nil.	4	Nil.	Nil.
7	Indukurpet Rural Bank	1631	524	427	Nil.	Nil.	35	38	7	1	15	Nil.	Nil.	Nil.	Nil.	1	Nil.
8	Vanukal Rural Bank	1062	235	150	Nil.	Nil.	57	52	8	1	4	Nil.	Nil.	Nil.	4	Nil.	Nil.
9	Kothalapalli Rural Bank.	410	161	113	Nil.	Nil.	Nil.	Nil.	3	1	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
10 Kopalle Rural Bank	1976	448	325	Nil.	Nil.	Nil.	Nil.	6	1	3	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.
11 Kothapet Rural Bank	2622	350	325	Nil.	Nil.	46	45	6	1	9	Nil.	Nil.	Nil.	4	Nil.	Nil.
12 Lankalakoderu Rural Bank ..	1684	632	481	Nil.	Nil.	Nil.	Nil.	6	1	11	Nil.	Nil.	Nil.	Nii.	Nil.	Nil.
13 Manikonda Rural Bank	665	448	301	83	98	Nil.	Nil.	5	1	7	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.
14 Muramanda Rural Bank	2247	266	274	Nil.	Nil.	134	164	6	1	9	Nil.	Nil.	Nil.	1	Nil.	Nil.
15 Pedakowkuntla Rural Bank ..	880	407	237	Nil.	Nil.	Nil.	Nil.	5	1	7	Nil.	Nil.	Nil.	4	Nil.	Nil.
16 Palakoderu Rural Bank	1317	631	582	Nil.	Nil.	Nil.	Nil.	5	1	7	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.
17 Ryali Rural Bank ..	2161	397	296	Nil.	Nil.	29	46	8	1	8	Nil.	Nil.	Nil.	4	Nil.	Nil.
18 Tadikonda Rural Bank.	739	281	214	Nil.	Nil.	Nil.	Nil.	7	1	4	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.
19 Tammirasa Rural Bank	1137	208	471	42	57	Nil.	Nil.	8	1	7	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.
20 Undi Rural Bank ..	2456	928	796	Nil.	Nil.	Nil.	Nil.	7	1	14	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.
Large sized societies :																
1 Chuchikonda L.S.C.S	994	488	377	3	3	Nil.	Nil.	5	1	12	Nil.	Nil.	Nil.	Nil.	1	Nil.
2 Karimkota do	1830	453	436	3	3	Nil.	Nil.	7	1	4	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.
3 Narasingapalli do	2239	530	491	3	3	Nil.	Nil.	5	1	10	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.
4 Nayanpalli do	1447	695	524	4	4	Nil.	Nil.	5	1	8	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.

	(1)	(2)	(3)	(4)	(5)	(5)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
5 Payakaraopet L.S.C.S	2326	327	327	Nil	Nil.	Nil.	Nil.	7	1	4	Nil.	Nil	Nil.	Nil.	1	Nil.
6 Thumpala do	3784	1918	1416	24	24	Nil.	Nil.	11	1	26	Nil.	N l	Nil.	Nil.	Nil.	Nil.
7 Veeravasaram do	1992	653	467	Nil.	Nil.	Nil.	Nil.	5	1	14	Nil.	Nil.	Nil.	4	Nil.	Nil.

STATISTICAL STATEMENT RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA

TABLE NO. 9. NON-AGRICULTURAL CREDIT SOCIETIES WITH CAPITAL AND RESERVES OF RS. 1 LAKH AND OVER-OPERATIONS BY SOCIETIES NON-AGRICULTURAL CREDIT SOCIETIES.

State: Andhra Pradesh. (during 1958–59) Amounts in thousands of Rupees.

Name of the society.	No. of members.	Credit		Distribution.		Cost of management.	Profit.		Loss		No of societies without profit or loss.	Government Grants.		
		Loans advanced.	Loans Recovered	Goods received.	Goods distributed		No of societies.	Amount.	No of societies	Amount.		For construction of godowns and buildings	For management expenses.	For other purposes.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. Anantapur Co-operative Town Bank	722	417	356	Nil	Nil	8	1	17	Nil	Nil	Nil	Nil	Nil	Nil
2. Aryan Co-operative Urban Bank	4813	797	701	Nil	Nil	25	1	15	Nil	Nil	Nil	Nil	Nil	Nil
3. Atmakur Co-opreratives Urban Bank	990	264	287	Nil	Nil	5	1	6	Nil	Nil	Nil	Nil	Nil	Nil
4. Bapatla Co-operative Urban Bank	842	309	201	Nil	Nil	11	1	14	Nil	Nil	Nil	Nil	Nil	Nil
5. Bobbili Co-operative Urban Bank	1911	430	344	Nil	Nil	13	1	11	Nil	Nil	Nil	Nil	Nil	Nil
6. Brahmakshatriya Co-operative Urban Bank . .	130	115	104	Nil	Nil	1	1	7	Nil	Nil	Nil	Nil	Nil	Nil

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
7. Chittoor Co-operative Town Bank	6027	1508	1264	Nil	Nil	24	1	21	Nil	Nil	Nil	Nil	Nil	Nil
8. Chirala Co-operative Town Bank	871	129	125	Nil	Nil	14	1	1	Nil	Nil	Nil	Nil	Nil	Nil
9. Chirala I. L. T. D. staff credit society	1636	509	474	Nil	Nil	10	4	6	Nil	Nil	Nil	Nil	Nil	Nil
10. Cocanada Urban Bank ..	1245	400	343	Nil	Nil	11	1	9	Nil	Nil	Nil	Nil	Nil	Nil
11. Dharmavaram Co-operative Town Bank	2413	317	326	Nil	Nil	11	1	13	Nil	Nil	Nil	Nil	Nil	Nil
12. Durga Co-operative Urban Bank	786	411	309	Nil	Nil	11	1	9	Nil	Nil	Nil	Nil	Nil	Nil
13. Guntur Co-operative Urban Bank	1023	324	314	Nil	Nil	14	1	13	Nil	Nil	Nil	Nil	Nil	Nil
14. Gandhi Co-operative Urban Bank	1757	902	696	Nil	Nil	16	1	13	Nil	Nil	Nil	Nil	Nil	Nil
15. Gudivada Co-operative Urban Bank	1949	1913	1685	Nil	Nil	26	1	21	Nil	Nil	Nil	Nil	Nil	Nil
16. Hindupur Co-operative Town Bank	2399	34	59	Nil	Nil	11	1	16	Nil	Nil	Nil	Nil	Nil	Nil
17. Hindustanshipyard labour thrift Co-operative credit society, Visakhapatnam ..	1806	351	273	Nil	Nil	9	1	14	Nil	Nil	Nil	Nil	Nil	Nil
18. The Hyderabad Co-operative Baldia Bank	5602	Nil	66	Nil	Nil	22	Nil	Nil	1	12	Nil	Nil	Nil	Nil
19. Kollur Co-operative Urban Bank	485	219	200	Nil	Nil	5	1	3	Nil	Nil	Nil	Nil	Nil	Nil
20. Madanapalli Co-operative Town Bank	1825	476	504	Nil	Nil	15	1	13	Nil	Nil	Nil	Nil	Nil	Nil
21. Nellore Co-operative Urban Bank	2233	437	430	Nil	Nil	13	1	7	Nil	Nil	Nil	Nil	Nil	Nil

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2. Ongole Co-operative Town Bank	772	429	406	Nil	Nil	13	1	8	Nil	Nil	Nil	Nil	Nil	Nil
3. Pithapuram Co-operative Urban Bank	2539	539	499	Nil	Nil	9	1	19	Nil	Nil	Nil	Nil	Nil	Nil
4. Parvathipuram Co-operative Urban Bank	1781	162	175	Nil	Nil	11	Nil	Nil	1	3	Nil	Nil	Nil	Nil
5. Prudential Co-operative Central and Urban Bank	4052	3837	1296	Nil	Nil	94	1	26	Nil	Nil	Nil	Nil	Nil	Nil
6. Repalle Co-operative Urban Bank	1515	300	239	Nil	Nil	14	1	13	Nil	Nil	Nil	Nil	Nil	Nil
7. Srikakulam Co-operative Urban Bank .. .	1349	106	88	Nil	Nil	8	1	2	Nil	Nil	Nil	Nil	Nil	Nil
8. Thirupathi Co-operative Town Bank	3122	2075	1756	Nil	Nil	53	1	53	Nil	Nil	Nil	Nil	Nil	Nil
9. Vizianagaram Co-operative Bank	8316	1479	1263	Nil	Nil	56	1	28	Nil	Nil	Nil	Nil	Nil	Nil
10. Visakhapatnam Co-operative Urban Bank	2574	584	513	Nil	Nil	30	1	16	Nil	Nil	Nil	Nil	Nil	Nil
11. Visakhapatnam Port Employees Co-operative credit Society	1209	267	216	Nil	Nil	Nil	1	2	Nil	Nil	Nil	Nil	Nil	Nil
12. Yemiganur Co-operative Town Bank	2085	208	177	Nil	Nil	6	1	11	Nil	Nil	Nil	Nil	Nil	Nil
13. Yelamanchili Co-operative Urban Bank	2036	680	576	Nil	Nil	13	1	9	Nil	Nil	Nil	Nil	Nil	Nil

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA 1958–59.

TABLE NO. 10. CENTRAL LAND MORTGAGE BANK—MEMBERSHIP, LIABILITIES AND ASSETS.

State: Andhra Pradesh. (as at the end of June 1958–59) (Amounts in thousands of rupees)

Name of Bank.	No. of Members				Paid up Capital.							
	Primary land mortgage banks.	Other banks and Societies.	Individuals		Total.	Government.	Primary land mortgage banks.	Co-operative banks and societies.	Individuals and others.	Statutory reserve.	Other reserves.	Deposits.
			Regular.	Nominal.								
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
A. C. C. L. M. B.	60	Nil.	Nil.	1	3515	1500	2015	Nil.	Nil.	1650	770	1018
H. C. C. L. M. B.	24	Nil.	Nil.	1	280	100	1 0	Nil.	Nil.	11	4	36

Name of the bank.	Other brorrowings.					All other liabilities.	Total liabilities.	Cash on hand and balances in current accounts.	Investments. General and Reserve Fund.		
	Total.	Debentures.	Government.	Co-operative banks	Others.				Total.	Government securities.	Other trustee securities.
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
A. C. C. L. M. B.	59068	59068	Nil	Nil.	Nil.	963	6397[illegible]	1212	3403	2753	650
H. C. C. L. M. B.	3125	Nil.	3070	Nil.	55	19	3475	[illegible]2	278	267	11

Name of Bank	Investment (*contd*)			Loans					Interest			
	Sinking Fund.											
	Total.	Government securities	Other trustee securities.	Total	Banks and societies.	Individual.	Of which overdue.	Total.	Of which overdue.	All other assets.	Total assets.	Difference between total liabilities and assets. (+ or —)
	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)	(35)
A. C. C. L. M. B.	15726	11478	4248	45787	45777	Nil.	17	812	7	559	67499	+ 514
H. C. C. L. M. B.	Nil	Nil.	Nil.	3151	3151	Nil.	Nil.	6.	Nil.	7	3519	— 44

A. C. C. L M. B. Andhra Co-operative Central Land Mortgage Bank.
H. C C. L M. B. Hyderabad Co-operative Central Land Mortgage Bank.

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA 1958–59.

TABLE NO.11 CENETRAL LAND MORTGAGE BANKS—DEBENTURES ISSUED AND OPERATIONS.

State: Andhra Pradesh. (during 1958–59) (Amount Rs. in thousands)

Name of Bank.	Date of flotation.	Date of maturity.	Amount offered for sale.	Rate of interest.	Sale price.	Amount sold				
						Total.	Co-operative institutions	Public.	Reserve Bank of India.	State Bank of India.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
A. C. C. L. M. B.	1-12-58	1-12-65	3500	4¼%	Par (100)					
	1-12-58	1-12-73	3500	4¼%	,,					
	1-4-59	1-4-65	376	5%	,,					
	29-5-59	29-5-74	1030	4%	,,					
	1-6-59	1-6-65	374	5%	,,					
	15-6-59	15-6-65	700	5%	,,					
	15-6-59	15-6-74	800	4%	,,	10500	2731	5218	1850	700
H. C. C. L. M. B.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.

Name of Bank.	Borrowings						Deposits.		Advances made			
	Government.		Co-operative Bank.		Debentures.							
	Drawn.	Repaid	Drawn.	Repaid	Issued.	Redeemed.	Received.	Repaid	Banks and Societies.	Individuals	Total	For debt redemption.
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
A. C. C. L. M. B	700	2900	Nil.	Nil.	10500	1615	8316	8247	8002	Nil.	8002	Nil.
H. C. C. L. M. B	1400	101	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	1440	Nil.	1440	88

Name of Bank.	For purchase of land.	For purchase of tenancy or inamdari rights	For land improvements.	For purchase of machinary.	Other purposes.	Advances recovered	Cost of management		Profit or loss	Dividend paid	
							Salaries & wages	Other expenses.		Rate	Amount
	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	[illegible]
A. C. C. L. M. B.	0.74	Nil	72–52	1–25	5–51	3456	157	374	514	5	[illegible]
H. C. C. L. M. B	Nil	Nil	618	93	632	322	25	6	43	Nil	[illegible]

A. C. C. L. M. B. Andhra Central Co-operative Land Mortgage Bank.

H. C. C. L. M. B. Hyderabad Central Co-operative Land Mortgage Bank.

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA.

TABLE NO. 12. PRIMARY LAND MORTGAGE BANKS—NUMBER, MEMBERSHIP, LIABILITIES AND ASSETS AND OPERATIONS.

State: Andhra Pradesh. (at the end of June 1959) (Amounts in thousands of rupees.

No of Banks.	No. of members	Paid up capital.	Statutory reserve.	Other reserves	Borrowings	Deposits.	All other liabilities	Total liabilities	Cash on hand & balances with banks in current account.	Investments: Total.	Investments: On Government securities.	Investments: other trustee securities	Loans: Outstanding.	Loans: Of which overdue	Interest: Total	Interest: Of which overdue
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
85	145371	3946	720	128	48846	191	1654	55485	1287	2805	69	2755	49434	378	1254	148

All other assets	Total assets	Difference between assets & liabilities	Borrowings: Drawn	Borrowings: Repaid	Loans: Advanced	Loans: Recovered.	Deposits: Received	Deposits: Repaid.	Cost of management: Salaries & wages.	Cost of management: Other expenses	Profit: No of boards	Profit: [illegible]	Loss: No of boards	Loss: [illegible]	[illegible]
(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
1101	55971	416	9537	3895	8631	42[illegible]8	148	118	[illegible]2	104	5	[illegible]	[illegible]	[illegible]	[illegible]

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN [illegible]

TABLE NO. 13 PRIMARY LAND MORTGAGE BANKS WITH CAPITAL AND RESERVES OF [illegible] OVER NUMBER, MEMBERSHIP LIABILITIES AND ASSETS AND OPERATIONS.

State: Andhra Pradesh (At the end of June 1959) (Amounts in thousands of [illegible])

Name of bank	Number of members	Paid up capital	Statutory reserve	Other reserve	Borrowings	Deposits	All other liabilities	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	([illegible])	([illegible])	([illegible])	([illegible])	(12)	([illegible])	([illegible])	([illegible])	([illegible])
1 Alamuru Land Mortgage Bank . ..	5245	146	47	15	1 78	3	81	2[illegible]	[illegible]2	[illegible]	7	141	19[illegible]	Nil	[illegible]	N
2 Ramachandrapuram Land Mortgage Bank .	4724	1[illegible]1	40	4	20[illegible]	Nil	64	23[illegible]	91	1[illegible]	[illegible]	1 3	2[illegible]3	7	3	
3 Kakinada Land Mortgage Bank	3283	105	27	Nil.	1327	3	42	1[illegible]04	11	90	1	89	1354	17	40	
4 Amalapuram Land Mortgage Bank	3820	92	25	2	983	2	60	11[illegible]	41	86	Nil	[illegible]6	1031	9	15	
5 Razole Land Mortgage Bank . .	3262	95	15	Nil	1254	7	48	1419	24	57	2	65	1256	8	44	N

Name of bank.	All other assets.	Total Assets.	Difference (+ or —) between assest and liabilities.	Borrowings.		Loans.		Deposits.		Cost of management.	Profit.		os		Number of societies with their profit or loss
				Drawn.	Repaid.	Advanced.	ecovered.	Received.	Re paid.		Number of societies.	Amount.	Number of societies.	Amount	
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
1 Alamuru Land Mortgage Bank	53	2291	+18	301	138	339	164	4	1	16	1	18	Nil	Nil.	Nil
2 Ramachandrapuram Land Mortgage Bank ..	11	2387	+19	317	208	284	174	Nil.	Nil.	16	1	15	Nil.	Nil.	Nil
3 Kakinada Land Mortgage Bank	33	1528	+24	206	125	194	112	8	5	13	1	24	Nil.	Nil	Nil.
4 Amalapuram Land Mortgage Bank	12	1185	+11	114	79	117	111	2	1	10	1	8	Nil.	Nil	Nil
5 Razolu Land Mortgage Bank	35	1426	+7	187	100	184	112	1	Nil	14	1	7	Nil	Nil	Nil

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
6 Eluru Land Mortgage Bank	3193	122	38	3	15[illegible]0	Nil	59	17[illegible]2	11	[illegible]	1	[illegible]	1	[illegible]	[illegible]	[illegible]
7 Bhimavaram Land Mortgage Bank	5995	1[illegible]7	57	1	212[illegible]	1[illegible]	73	2436	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
8 Narsapur Land Mortgage Bank	3943	93	13	Nil.	1193	[illegible]	54	13[illegible]	27	72	[illegible]		[illegible]			
9 Repalle Land Mortgage Bank	2951	94	11	Nil.	1[illegible]5	[illegible]	22	12[illegible]3	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]			
10 Vuyyur Land Mortgage Bank	3812	147	54	2	1851	8	30	21[illegible]1	[illegible]2	[illegible]		[illegible]				
11 Gannavaram Land Mortgage Bank	2952	96	13	17	12[illegible]4	5	15	141[illegible]	3[illegible]	[illegible]	[illegible]	[illegible]	[illegible]			
12 Gudivalleru Land Mortgage Bank	3003	91	34	20	12[illegible]1	4	22	1432	36	1	[illegible]	[illegible]	[illegible]			
13 Nandyal Land Mortgage Bank	2627	117	9	5	1410	8	43	1592	18	[illegible]	3	[illegible]	1[illegible]1			

	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
6 Eluru Land Mortgage Bank	5	1795	+13	318	138	324	128	Nil.	Nil.	15	1	13	Nil.	Nil	Nil.
7 Bhimavaram Land Mortgage Bank	75	2450	+14	270	198	271	167	25	7	13	1	14	Nil.	Nil.	Nil
8 Narsapur Land Mortgage Bank	4	1369	+2	102	107	193	100	2	1	10	1	2	Nil.	Nil.	Nil.
9 Repalle Land Mortgage Bank	9	1270	+10	253	74	255	86	7	Nil	10	1	5	Nil.	Nil	Nil.
10 Vuyyur Land Mortgage Bank	87	2109	+18	426	154	442	145	1	Nil.	15	1	18	Nil.	Nil.	Nil.
11 Gannavaram Land Mortgage Bank	81	1423	+13	163	95	165	97	1	Nil.	10	1	13	Nil	Nil.	Nil.
12 Gudavalleru Land Mortgage Bank	109	1440	+8	267	99	208	97	Nil	Nil	13	1	8	Nil.	Nil.	Nil
13 Nandyal Land Mortgage Bank	17	1626	+34	28	74	17	65	1	Nil.	7	Nil.	Nil.	1	4	Nil.

STATISTICAL STATEMENT RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA.

TABLE No. 14 GRAIN BANKS—NUMBER, MEMBERSHIP, LIABILITIES AND ASSETS AND OPERATIONS

State: Andhra Pradesh (at the end of June 1959) Amount in thousands of rupees

No. of Banks.	No. of members.	Paid up capital	Statutory Reserve.	Other reserves.	Deposits. Societies.	Deposits. Individuals.	Other borrowings.	All other liabilities.	Total liabilities.	Cash on hand and balance with banks in current account	Other deposits.	Investment.	Loans outstanding.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
3,[illegible]59	3,2[illegible],875	3,[illegible]	[illegible]69	8,233	1	45	20	[illegible]	1[illegible]	1[illegible]	272	[illegible]	4845

at the end of June 1959 (During 195[illegible]9)

Of which overdue.	All other assets.	Total assets	Difference between assets and liabilities	Borrowings. Drawn.	Borrowings. Repaid.	Loans. Advanced.	Loans. Recovered.	Profit. No. of Societies.	Profit. Amount	Loss. No. of Societies	Loss. Amount.	No. of societies without profit or loss.
(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
3,924	6,956	13,[illegible]0	+[illegible]25	18	Nil	4[illegible]1	364	2,522	7[illegible]6	5[illegible]0	21	487

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA.

TABLE No. 15 CREDIT SOCIETIES—CLASSIFICATION OF OVERDUES BY PERIOD

State: Andhra Pradesh. (at the end of June 1959) Thousands of rupees.

	Central Co-operative Banks.	Total.	1 year and less.	1 and 2 years.	2 and 3 years.	Over 3 years.
		(1)	(2)	(3)	(4)	(5)
1	Adilabad Jilla Kendra Sahakari Bank Limited, Adilabad	450	222	10	36	182
2	Anantapur District Co-operative Central Band Limited Anantapur ..	726	451	128	12	134
3	Bhongir Central Co-operative Bank Limited, Bhongir	289	213	3	1	72
4	Chittoor District Co-operative Central Bank Limited, Chittoor ..	1012	347	192	157	316
5	Cuddapah District Co-operative Central Bank Limited, Cuddapah ..	1268	451	180	21	616
6	Guntur District Co-operate Central Bank Limited, Tenali	1687	732	239	99	617
7	Hyderabad District Co-operative Central Bank Limited, Hyderabad ..	713	652	33	3	25
8	Kakinada Co-operative Central Bank Limited, Kakinada	150	65	17	Nil	68
9	Karimnagar District Co-operative Central Bank Limited, Karimnagar ..	490	331	26	6	127
10	Khammam District Co-operative Central Bank Limited, Khammam ..	143	96	12	4	31
11	Krishna District Co-operative Central Bank Limited, Masulipatnam ..	267	96	16	7	148
12	Kurnool District Co-operative Central Bank Limited Kurnool.. ..	740	571	86	49	34
13	Mahabubnagar District Co-operative Central Bank Limited, Mahabubnagar.	642	355	39	16	232
14	Medak District Co-operative Central Bank Limited, Sangareddy ..	1192	748	210	9	225
15	Nalgonda District Co-operative Central Bank Limited, Nalgonda ..	1075	717	158	19	181
16	Nellore District Co-operative Central Bank Limited, Nellore	1120	560	146	72	342
17	Nizamabad District Co-operative Central Bank Limited, Nizamabad ..	299	222	9	13	55
18	Rajahmundry Co-operative Central Bank Limited, Rajahmundry ..	72	33	11	9	14

19	Ramachandrapuram Co-operative Central Bank Limited, Ramachandrapuram.	102	45	12	6	39
20	Srikakulam District Co-operative Central Bank Limited, Srikakulam ..	1361	903	119	157	182
21	Srikonaseema Co-operative Central Bank Limited, Amalapuram ..	197	138	20	18	21
22	Co-operative Central Bank Limited, Tandur	214	Nil	Nil	2	212
23	Vijayawada Co-operative Central Bank Limited, Vijayawada	1286	504	477	90	215
24	Vizianagaram Co-operative Central Bank Limited, Vizianagaram ..	764	415	125	52	172
25	Warangal District Co-operative Central Bank Limited, Warangal ..	585	443	37	8	97
26	West Godavari District Co-operative Central Bank Limited, Eluru ..	631	472	41	23	95
		17,475	9,788	2,346	889	4,452

STATISTICAL STATEMENT RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA.

TABLE NO. 15 CREDIT SOCIETIES—CLASSIFICATION OF OVERDUES BY PERIOD

State: Andhra Pradesh (at the end of June 1959) Thousands of rupees.

	Total. (1)	1 year and less. (2)	1 and 2 years. (3)	2 and Over 3 years. (4)	3 years. (5)
Agricultural Credit Societies.					
(a) Large sized.	6254	3745	2[illegible]39	304	166
(b) Small sized.	21192	7858	7349	3396	2589
Non Agricultural Credit Societies.	8785	25[illegible]5	2984	2517	1609

TABLE NO. 16 CREDIT SOCIETIES—CLASSIFICATION OF LOANS ISSUED—BY PURPOSE.

State: Andhra Pradesh. During 1958–9 Thousands of rupees.

	Short Term.							Medium Term.					
	Total.	Seasonal Agricultural Operations (Seeds and fertilisers included)	Purchase of agricultural implements.	Marketing of crops.	Industrial purpose.	Consumption loans.	Other purpose.	Total.	Sinking of or repaid to [illegible]	Purchase of machinery (purposes for [illegible])	Purchase of cattle.	Minor improvements to lands.	Other purpose.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Agricultural Credit Societies													
(a) Large sized.	[illegible]2562	5[illegible]537	1346	1[illegible]51	85	1945	2398	36[illegible]2	[illegible]	3[illegible]	[illegible]	2[illegible]6	415
(b) Small sized.	732[illegible]0	61[illegible]44	20[illegible]8	1661	111	2801	4235	3436	[illegible]	4[illegible]	[illegible]8	1875	25[illegible]
Non-Agricultural Credit Societies.	215[illegible]	3430	282	1718	1759	4[illegible]10	9491	1[illegible]28	72	13	[illegible]3	1108	12242

STATISTICAL STATEMENT RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA.

TABLE NO. 16 CREDIT SOCIETIES—CLASIFICATION OF LOANS ISSUED—BY PURPOSE.

State: Andhra Pradesh. (during 1958-59) Thousands of rupees

Central Co-operative Banks.	Short Term.							Medium Term					
	Total.	Seasonal agricultural operations (Seeds and fertilisers included)	Purchase of agricultural implements.	Marketing of crops.	Industrial purposes.	Consumption loans.	Other purposes	Total	Sinking of or repairs to wells	Purchase of Machinery (Pumps) [illegible]	Purchase of cattle.	Minor improvements to land	Other purposes
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1 Adilabad Jilla Kendra Sahakari Bank Limited Adilabad	852	852	Nil.	Nil	Nil.	Nil.	Nil.	Nil.	Nil	Nil.	Nil.	Nil	Nil
2 Anantapur Co-operative Central Bank Limited Anantapur	10099	4.72	Nil.	743	128	2861	2095	36	Nil	Nil.	Nil	Nil.	3[illegible]
3 Bhongir Co-operative Central Bank Limited Bhongir	1459	1309	Nil.	Nil.	50	Nil.	Nil	56	34	Nil.	22	Nil.	Nil
4 Chittoor Co-operative Central Bank Limited Chittoor	6058	3114	Nil.	1265	292	453	934	345	Nil.	139	206	Nil.	Nil
5 Cuddapah Co-operative Cental Bank Limited Cuddapah	3878	3288	Nil.	172	347	47	24	9	Nil.	4	Nil.	Nil	
6 Guntur Co-operative Central Bank Limited Tenali ..	15312	8946	Nil	2038	2109	739	1480	1547	Nil.	3	103	1441	Nil

1	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(01)	(11)	(12)	(13)
7. Hyderabad Co-operative Central Bank Limited Hyderabad	1924	1924	Nil.	Nil.	Nil.	Nil.	Nil.	259	Nil.	259	Nil.	Nil.	Nil.
8. Kakinada Co-operative Central Bank Limited Kakinada	9207	6390	Nil.	2134	240	84	359	228	Nil.	Nil.	228	Nil.	Nil.
9. Karimnagar Co-operative Central Bank Limited Karimnagar	2675	2675	Nil.	Nil.	Nil.	Nil.	Nil.	50	Nil.	Nil.	50	Nil.	Nil.
10. Khammam Co-operative Central Bank Limited Khammam	1753	1753	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil
11. Krishna Co-operative Central Bank Limited Masulipatnam	28137	12136	Nil.	15514	136	173	178	369	Nil.	Nil.	Nil.	369	Nil
12. Kurnool Co-operative Central Bank Limited Kurnool	8527	3650	Nil.	1192	914	96	2675	387	Nil.	Nil.	Nil.	350	3
13. Mahabubnagar Co-operativ Central Bank Limited Mahabubnagar.. ..	3529	3471	Nil.	40	Nil.	Nil.	18	637	Nil.	Nil.	637	Nil.	Ni
14. Medak Co-operative Central Bank Ltd., Sangareddy ..	2248	2248	Nil	Nil	Nil	Nil	Nil	171	Nil	Nil	171	Nil	N
15. Nalgonda Co-operative Central Bank Ltd., Nalgonda..	2888	888	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	N
16. Nellore Co-operative Central Bank Ltd., Nellore ..	19516	12447	Nil	1790	696	1463	3120	672	Nil	Nil	672	Nil	N
17. Nizamabad Co-operative Central Bank Ltd., Nizamabad ..	2966	2866	Nil	Nil	Nil	Nil	100	Nil	Nil	Nil	Nil	Nil	N

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(1
18. Rajahmundry Co-operative Central Bank Ltd., Rajahmundry ..	4763	3877	Nil	350	315	155	66	399	Nil	Nil	Nil	368	31
19. Ramachandrapuram Co-operative Central Bank Ltd., Ramachandrapuram ..	7925	6032	Nil	1715	176	Nil	2	303	301	Nil	Nil	Nil	Nil
20. Srikakulam Co-operative Central Bank Ltd., Srikakulam ..	3252	1642	15	1065	204	45	311	381	Nil	Nil	Nil	238	143
21. Srikonaseema Co-operative Central Bank Ltd., Amalapuram ..	8821	6943	Nil	1301	429	118	30	437	Nil	Nil	119	210	108
22. Co-operative Central Bank Ltd., Tandur ..	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
23. Vijayawada Co-operative Central Bank Ltd., Vijayawada	21484	16033	Nil	427	139	814	4016	530	Nil	28	Nil	321	151
24. Vizianagaram Co-operative Central Bank Ltd., Vizianagaram ..	45103	28064	Nil	910	7384	4354	4745	1053	Nil	10	Nil	1044	Nil
25. Warangal Co-operative Central Bank Ltd., Warangal ..	2361	2124	Nil	Nil	217	Nil	20	Nil	Nil	Nil	Nil	Nil	Nil
26. West Godavari District Co-operative Central Bank Ltd. Eluru ..	26813	22703	Nil	2676	729	178	377	590	Nil	Nil	Nil	305	285
	242581	162452	15	33332	14652	11580	20550	8461	335	443	2208	4646	829

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA.

TABLE NO. 17 PRIMARY CREDIT SOCIETIES—CLASSIFICATION OF LOANS ISSUED—BY AMOUNT.

State: Andhra Pradesh. (During 1958—59) Thousands of Rupees.

	Total.	Rs. 100 & Less	Rs. 101 to 300	Rs. 301 to 500	Rs. 501 to 1000	Rs. 1001 to 5000	Over Rs. 5000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Agricultural Credit Societies.							
(a) Large sized	66304	5086	13945	18778	16215	12280	Nil
(b) Small sized ..	76656	8791	25801	23747	11119	7098	Nil
Non-agricultural Credit Societies.							
..	35618	4501	9658	10754	6317	4348	Nil

STATISTICAL STATEMENTS RELATING TO CO-OPERATIVE MOVEMENT IN INDIA.

TABLE NO. 18—CREDIT SOCIETIES—CLASSIFICATION OF LOANS OUTSTANDING-BY SECURITY.

State: Andhra Pradesh (At the end of June 1959) Thousands of Rupees.

Lender and Borrower.	Fixed Deposits.	Government Securities.	Agricultural produce	Merchandise.	Gold and Silver.	Immovable property.	Bill Discounted: Clean	Bill Discounted: Documentary.	Guarantee	Others
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Andhra State Co-operative Bank.—										
Total	15	..	..	..	..	..	..	..	.	1,15,838
Societies	.		..	..	..	..	..	..	.	1,15,832
Individuals	15	..	..	..	..	..	..	..	..	6
Hyderabad Co-operative Apex Bank.—										
Total	45	101	..	..	..	1,618	..	..	253,6	..
Societies	..	..	..	..	..	754	.	..	5,531	
Individuals ..	45	101	..		..	864	..	..		15

STATISTICAL STATEMENT RELATING TO CO-OPERATIVE MOVEMENT IN INDIA.

TABLE 18—CREDIT SOCIETIES—CLASSIFICATION OF LOANS OUTSTANDING—BY SECURITY (SOCIETIES).

State: Andhra Pradesh. (At the end of June 1959) Thousands of Rupees.

	Fixed deposits.	Government Securities.	Agricultural produce.	Merchandise.	Gold and Silver.	Immovable property.	Bills Discounted. Clean.	Bills Discounted. Documentary.	Guarantee.	Others.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1 Adilabad Co-operative Central Bank Limited, Adilabad	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	1308
2 Anantapur District Co-operative Central Bank Limited, Anantapur..	Nil	207	809	Nil	Nil	Nil	Ni	Nil	Nil	5780
3 Bhongir Co-operative Central Bank Limited, Bhongir . ..	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	1773
4 Chittoor District Co-operative Central Bank Limited, Chittoor	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	6252
5 Cuddapah District Co-operative Central Bank Limited, Cuddapah ..	Nil	Nil	133	Nil	Nil	Nil	Nil	Nil	Nil	4902
6 Guntur District Co-operative Central Bank Limited, Tenali	Nil	Nil	2045	Nil	Nil	Nil	Nil	Nil	Nil	11481
7 Hyderabad District Co-operative Central Bank Limited, Hyderabad .	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	240.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
8 Kakinada Co-operative Central Bank Limited Kakinada	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
9 Karimnagar District Co-operative Central Bank Limited Karimnagar.	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
10 Krishna District Co-operative Central Bank Limited Masulipatnam ..	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
11 Khammam District Co-operative CentralBank Limited, Khammam..	Nil	Nil	6151	Nil	Nil	Nil	Nil	Nil	Nil
12 Kurnool District Co-operative Central Bank Limited, Kurnool	Nil	Nil	230	Nil	Nil	Nil	Nil	Nil	Nil
13 Mahabubnagar District Co-operative Central Bank Limited, Mahabubnagar	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
14 Medak District Co-operative Central Bank Limited, Sangareddy ..	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
15 Nalgonda District Co-operative Central Bank Limited, Nalgonda ..	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
16 Nellore District Co-operative Central Bank Limited. Nellore	Nil	Nil	2957	Nil	Nil	Nil	Nil	Nil	Nil
17 Nizamabad District Co-operative Central Bank Limited, Nizamabad.	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
18 Rajahmundry Co-operative Central Bank Limited Rajahmundry ..	Nil	Nil	418	Nil	Nil	Nil	Nil	Nil	Nil
19 Ramachandrapuram Co-operative Central Bank Limited, Ramachandrapuram	Nil	Nil	3692	Nil	Nil	Nil	Nil	Nil	Nil
20 Srikakulam District Co-operative Central Bank Limited, Srikakulam.	5	Nil	348	Nil	Nil	Nil	Nil	Nil	Nil
21 Srikonaseema Co-operative Central Bank Limited, Amalapuram ..	Nil	Nil	1992	Nil	Nil	Nil	Nil	Nil	Nil

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
22 Co-operative Central Bank Limited, Tandur	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	214
23 Vijayawada Co-operative Central Bank Limited, Vijayawada ..	Nil	Nil	2540	Nil	Nil	Nil	Nil	Nil	Nil	14414
24 Vizianagaram Co-operative Central Bank Limited, Vizianagaram ..	Nil	Nil	479	Nil	Nil	Nil	Nil	Nil	Nil	24370
25 Warangal District Co-operative Central Bank Limited, Warangal ..	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	2839
26 West Godavari District Co-operative Central Bank Limited, Eluru ..	Nil	Nil	4767	Nil	Nil	Nil	Nil	Nil	Nil	1712
	5	207	26061	Nil	Nil	Nil	Nil	Nil	Nil	16171

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA.

TABLE NO. 18.—CREDIT SOCIETIES—CLASSIFICATION OF LOANS OUTSTANDING—BY SECURITY (INDIVIDUALS)

State: Andhra Pradesh. (at the end of June 1959)

Thousands of Rupees.

	Fixed deposits.	Government Securities.	Agricultural Produce.	Merchandise.	Gold and Silver.	Immovable Property.	Bills discounted. Clean.	Bills discounted. Documentary.	Guarantee.	Others.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Adilabad Co-operative Central Bank Limited, Adilabad	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
2. Anantapur Co-operative Central Bank Limited, Anantapur	94	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
3. Bhongir Co-operative Central Bank Limited, Bhongir	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
4. Chittoor District Co-operative Central Bank Limited, Chittoor	48	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
5. Cuddapah District Co-operative Central Bank Limited, Cuddapah	11	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
6. Guntur District Co-operative Central Bank Limited, Tenali	127	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
7. Hyderabad District Co-operative Central Bank Limited, Hyderabad	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
8. Kakinada Co-operative Central Bank Limited, Kakinada	1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
9. Karimnagar Co-operative Central Bank Limited, Karimnagar	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
10. Khammam Co-operative Central Bank Limited, Khammam	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
11. Krishna Co-operative Central Bank Limited, Masulipatnam	62	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
12. Kurnool District Co-operative Central Bank Limited, Kurnool	54	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
13. Mahabubnagar Co-operative Central Bank Limited, Mahabubnagar	5	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
14. Medak Co-operative Central Bank Limited, Sangareddy	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
15. Nalgonda Co-operative Central Bank Limited, Nalgonda	1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
16. Nellore District Co-operative Central Bank Limited, Nellore	302	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
17. Nizamabad District Co-operative Central Bank Limited, Nizamabad	2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
18. Rajahmundry Co-operative Central Bank Limited Rajahmundry	30	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
19. Ramachandrapuram Co-operative Central Bank Limited, Ramachandrapuram	33	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
20. Srikakulam District Co-operative Central Bank Limited, Srikakulam	10	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

21. Srikonaseema Co-operative Central Bank Limited, Amalapuram	28	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
22. Co-operative Central Bank Limited, Tandur ..	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
23. Vijayawada Co-operative Central Bank Limited, Vijayawada	255	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
24. Vizianagaram Co-operative Central Bank Limited, Vizianagaram	281	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
25. Warangal Co-operative, Central Bank Limited, Warangal	1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
26. West Godavari District Co-operative Central Bank Limited, Eluru	204	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total	1,549	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

STATISTICAL STATEMENT RELATING TO CO-OPERATIVE MOVEMENT IN INDIA.

TABLE NO. 18—CREDIT SOCIETIES—CLASSIFICATION OF LOANS OUTSTANDING BY SECURITY (TOTAL)

State: Andhra Pradesh (At the end of June 1959) Amount in thousands of rupees

	Fixed deposits.	Government Securities.	Agricultural Produce.	Merchandies.	Gold and Silver.	Immovable Property.	Bills discounted. Clean.	Bills discounted. Documentary.	Guarantee.	Others.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Adilabad Co-operative Central Bank Limited, Adilabad	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	1308
2. Anantapur District Co-operative Central Bank Limited, Anantapur	94	207	809	Nil	Nil	Nil	Nil	Nil	Nil	5780
3. Bhongir Co-operative Central Bank Limited, Bhongir	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	1773
4. Chittoor District Co-operative Central Bank Limited, Chittoor	48	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	6252
5. Cuddapah District Co-operative Central Bank Limited, Cuddapah	11	Nil	133	Nil	Nil	Nil	Nil	Nil	Nil	4902
6. Guntur District Co-operative Central Bank Limited, Tenali	127	Nil	2045	Nil	Nil	Nil	Nil	Nil	Nil	11481
7. Hyderabad District Co-operative Central Bank Limited, Hyderabad	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	2404

8. Kakinada Co-operative Central Bank Limited, Kakinada	1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	561
9. Karimnagar Co-operative Central Bank Limited, Karimnagar	nil	nil	nil	nil	nil	nil	nil	nil	nil	31
10. Krishna Co-operative Central Bank Limited, Masulipatnam	62	nil	6151		nil	nil	nil	nil	nil	70
11. Khammam Co-operative Central Bank Limited, Khammam	nil	nil	nil	nil	nil	nil	nil	nil	nil	17
12. Kurnool District Co-operative Central Bank Limited, Kurnool	54	nil	230	nil	nil	nil	nil	nil	nil	72
13. Mahabubnagar Co-operative Central Bank Limited, Mahabubnagar	5	nil	nil	nil	nil	nil	nil	nil	nil	45
14. Medak Co-operative Central Bank Limited, Sangareddy	nil	nil	nil	nil	nil	nil	nil	nil	nil	20
15. Nalgonda Co-operative Central Bank Limited, Nalgonda	1	nil	nil	nil	nil	nil	nil	nil	nil	38
16. Nellore District Co-operative Central Bank Limited, Nellore	302	nil	2937	nil	nil	nil	nil	nil	nil	11.
17. Nizamabad Co-operative Central Bank Limited, Nizamabad	2	nil	nil	nil	nil	nil	nil	nil	nil	39
18. Rajahmundry Co-operative Central Bank Limited, Rajahmundry	20	nil	418	nil	nil	nil	nil	nil	nil	4
19. Ramachandrapuram Co-operative Central Bank Limited, Ramachandrapuram	33	nil	3692	nil	nil	nil	nil	nil	nil	29
20. Srikakulam District Co-operative Central Bank Limited, Srikakulam	15	nil	348	nil	nil	nil	nil	nil	nil	4
21. Srikonaseema Co-operative Central Bank Limited, Amalapuram	28	nil	1992	nil	nil	nil	nil	nil	nil	5
22. Co-operative Central Bank Limited, Tandur ..	nil	nil	nil	nil	nil	nil	nil	nil	nil	

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
23. Vijayawada Co-operative Central Bank Limited, Vijayawada	255	nil	2640	nil	nil	nil	nil	nil	nil	144
24. Vizianagaram Co-operative Central Bank Limited, Vizianagaram	281	nil	479	nil	nil	nil	nil	nil	nil	243
25. Warangal Co-operative Central Bank Limited, Warangal	1	nil	nil	nil	nil	nil	nil	nil	nil	28
26. West Godavari District Co-operative Central Bank Limited, Eluru	204	nil	4767	nil	nil	nil	nil	nil	nil	171
Total	1,554	208	27,661	nil	nil	nil	nil	nil	nil	161,7

STATISTICAL STATEMENTS RELATING TO COOPERATIVE MOVEMENT IN INDIA.

TABLE No. 18 CREDIT SOCIETIES—CLASSIFICATION OF LOANS OUTSTANDING— BY SECURITY.

State: Andhra Pradesh (at the end of June 1959) Thousands of Rupees.

Lender & borrower.	Fixed Deposits.	Govt securities.	Agricultural produce	Non-agricultural produce	Gold & silver.	Immovable property	Bills discounted		Guarantees.	Others.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Agricultural Credit Societies.										
(a) Large sized ..	725	Nil	5651	Nil	748	[illegible]	Nil	Nil	Nil	4990
(b) Small sized ..	6	Nil	5753	Nil	Nil	36611	Nil	Nil	Nil	18711
Non-agricultural Credit Societies.										
.	149+	19	Nil	Nil	2750	147 3	Nil	Nil	Nil	27927

STATISTICAL STATEMENTS RELATING TO CO-OPERATIVE MOVEMENT IN INDIA

Table No. 19· General Marketing Societies—Number, Membership, Liabilities and Assets and operations

State· Andhra Pradesh (at the end of June 1959) Amounts in Thousands of Rupees·

	No of Societies	Of which state Partnered	No of members		Paid up capital				Reserve and other funds	Borrowings					Total liabilities
			Societies.	Individuals	Total	Contribution of central financing agencies	Societies	Individuals and others		Total	Government	Central financing agencies	Others	All other liabilities	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Apex state Societies	3	1	933	2	832	250	552	Nil	243	2[illegible]0	[illegible]22	Nil	[illegible]	[illegible]	176
Central Societies	12	10	1[illegible]0	3[illegible]81	1151	3[illegible]	5[illegible]	[illegible]15	[illegible]2	1[illegible]	[illegible]	[illegible]7	[illegible]		3[illegible]3
Primary Societies	173	65	20[illegible]5	1[illegible]035	4[illegible]52	1[illegible]	1[illegible]9	3[illegible]0	25[illegible]	1[illegible]	[illegible]	1[illegible]		[illegible]	2[illegible]

	Stock held				Fixed assets			Loans							
	At the begining of the year		At the end of the year												No. of go lo
	As owners	As agents	As owners	As agents	Land and building	Plant and machinery	Others	Outstanding	Of which overdue	Bad and doubtful debts	All other assets	Total	Difference (or between assets and liabilities)	Owned	
	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(
State Societies	259	Nil	202	Nil	424	6 5	7	Nil	Nil	Nil	[illegible]	28[illegible]3	– 2 3	[illegible]	
Central Societies	9158	Nil	9876	12	479	77	238	Nil	Nil	Nil	70[illegible]	1 3[illegible]1	8	7	
Primary Societies	4365	246	1702	551	1252	14[illegible]	2498	52[illegible]	920	2[illegible]	[illegible]	2 9[illegible]	11	[illegible]	

* Including deposits.

STATISTICAL STATEMENTS RELATING TO CO-OPERATIVE MOVEMENT IN INDIA.

Table No. 20: General Marketing Societies—Operations

State: Andhra Pradesh. (during 1958–59) Amounts in Thousands of R

		Sales as owners						Sales as agents						
	Purchases.	Total.	Food grains	Cotton	Oil seeds	Hosiery.	Misc. Items.	Total	Food grain					
	(1)	(2)	(3)	(4)	(5)	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
State Societies	1585	2009	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Central Societies	26786	28445	712	23[illegible]	[illegible]	[illegible]	27[illegible]	[illegible]	[illegible]	[illegible]				
Primary Societies	14461	17816	3[illegible]	2	2	[illegible]	1[illegible]			[illegible]				

	Agricultural Requisite distributed (Contd.)				Cost of management		Profit		Loss							Government and
	Total	Seeds	Manures and fertilisers	[illegible]	Salaries and wages	Other expenses	No. of societies	Amount	No. of societies	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	[illegible]	[illegible]	[illegible]
State Societies	Nil	Nil	Nil	Nil	61	67	2	17	1	Nil	Nil	Nil	41	Nil	[illegible]	[illegible]
Central Societies	27359	Nil	20825	514	386	387	8	193	4	152	Nil	20	[illegible]	9	Nil	[illegible]
Primary Societies	17445	17	16024	1404	495	255	83	648	82	[illegible]	8	1271	[illegible]	[illegible]	[illegible]	[illegible]

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA.

TABLE No. 21: SUGAR CANE SUPPLY SOCIETIES—NUMBER, MEMBERSHIP, LIABILITIES AND ASSETS.

State: Andhra Pradesh. (at the end of June 1959). (Amounts in thousands of rupees.)

	Number of Societies.	Number of members.		Paid up capital.				Reserve and other funds.	Borrowings.			
		Societies.	Individuals.	Total.	Government or Central financing agencies.	Societies.	Individuals and others.		Total.	Government.	Central financial agencies.	Others.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Central Societies.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil
Primary Societies.	7	Nil	9004	348	Nil.	Nil.	348	208	1442	9	1364	69

	All other liabilities.	Total liabilities.	Stock Held. At the beginning of the year. As owners.	Stock Held. At the beginning of the year. As agents.	Stock Held. At the end of the year. As owners.	Stock Held. At the end of the year. As agents.	Fixed Assets. Land and Buildings.	Fixed Assets. Other.	Loans. Outstandings.	Loans. Of which overdue.	Bad and doubtful debts.	All other assets.	Total assets.	Difference (+ or —) between assets and liabilities.
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
Central Societies.	There were no Central Societies in the Andhra Pradesh.													
Primary Societies.	141	2139	64	Nil.	41	Nil.	64	17	1017	130	44	1064	2203	+ 64

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA.

TABLE No. 22: SUGAR CANE SUPPLY SOCIETIES—OPERATIONS.

State: Andhra Pradesh. (During 1958–59). (Amounts in thousands of rupees).

	Cane Marketed			Agricultural Requisites Distributed				Loans			
	As owners.	As agents	Commission earned.	Total,	Seeds	Manures and fertilisers	Others	Advanced		Recovered.	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)	
								S. T.	M. T.	S. T.	M.T.
Central Societies	There were no Central Societies in Andhra Pradesh.										
Primary Societies.	Nil	1028	20	539	Nil.	539	Nil	1113	[illegible]	731	49

	Cost of Management		Profit		Loss			Government Aid		
	Salaries and Wages	Other expenses	Number of Societies	Amount	Number of Societies	Amount	Number of Societies without profit or loss	[illegible]	[illegible]	[illegible]
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	[illegible]	[illegible]	[illegible]
Central Societies	There were no Central Societies in Anantapur District									
Primary Societies.	[illegible]	[illegible]	7	46	Nil	Nil	Nil	Nil	[illegible]	[illegible]

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE [illegible]

TABLE NO. 24 FARMING SOCIETIES [illegible]

State: Andhra Pradesh. [illegible]

Total.	Better farming.	Joint farming.	Collective farming.	[illegible]	[illegible]
(1)	(2)	(3)	(4)	[illegible]	[illegible]
1063	Nil	8	[illegible]	[illegible]	[illegible]

Other liabilities	Total liabilities	Total	[illegible]	[illegible]
(16)	(17)	[illegible]	[illegible]	[illegible]
2	4360	[illegible]	[illegible]	[illegible]

STATISTICAL STATEMENTS RELATING TO THE COOP[illegible]

TABLE No. 2[illegible] [illegible]

State: Andhra Pradesh [illegible]

Value of Production										
Total.	Foodgrains	Cotton	[illegible]	[illegible]	[illegible]	[illegible]				
(1)	(2)	(3)	(4)	(5)	[illegible]	[illegible]				
1664	1523	Nil	Nil	Nil	[illegible]	2				

Loans.		Government Aid		Costs of M[illegible]						
Advanced.	Recovered	Loans.	Subsidies	Salaries and Wages	[illegible]	[illegible]	[illegible]			
(13)	(14)	(15)	(16)	(17)	(18)	(19)	[illegible]			
S.T. M.T. 189 7	S.T. M.T. 154 19	202	163	60	31	18[illegible]	135	[illegible]		1[illegible]

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA

TABLE NO. 26: IRRIGATION SOCIETIES—NUMBER, MEMBERSHIP, LIABILITIES AND ASSETS AND OPERATIONS

State: Andhra Pradesh. (at the end of June 1959)

Amount in thousands of rupees

No. of societies.	No of members.	Area commanded in acres.	Paid up capital.	Reserve and other funds	Borrowing: Total.	Borrowing: Government	Borrowing: Central financing agencies.	Borrowing: Others. *	All other liabilities	Total liabilities	Fixed Assets: Total	Fixed Assets: Land and building	Fixed Assets: Plant and machinery	Fixed Assets: Other
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	[illegible]	[illegible]
29	4608	14,887	232	156	547	Nil	480	67	1[illegible]4	11[illegible]	495	110	[illegible]	3[illegible]

(During 195 –59)

All other assets.	Total assets	Difference (+or—) between assets and liabilities	Area irrigated in acres.	Income for services rendered.	Government aid: Loans.	Government aid: Subsidies.	Cost of management: Salaries and wages.	Cost of management: Other expenses	Profit: No of societies	Profit: Amount	Loss: No of societies	Loss: Amount	[illegible]	Value of irrigation works [illegible]: Du[illegible]	[illegible]
(16)	(17)	(18)	(19)	(20)	(21)	(22)	[illegible]	[illegible]	[illegible]	(2[illegible]	[illegible]		[illegible]	[illegible]	[illegible]
648	1143	24	8527	45	Nil	Nil	9	15	[illegible]	3[illegible]	[illegible]		[illegible]	[illegible]	

* Including deposits

SATISTICAL STATEMENT RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA.

TABLE NO. 29:—SUGAR FACTORIES—NUMBER, MEMBERSHIP, LIABILITIES AND ASSETS

State : Andhra Pradesh (at the end of Jun 1959) Amount in Thousands of Rupees

Number of factories	Number of Members		Paid up Capital				Reserve and other funds.		Borrowings						
	Producers	Others	Total.	Government.	Producer members	Others.	Statutory reserve	Other reserves.	Total.	Government	Co-operative agencies	State Bank of India	Industrial finance Corporation	Others*	All other liabilities.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
9	15,919	87	19,943	4800	803	340	411	1784	3400	Nil	2670	Nil.	Nil	730	722

Total liabilities.	Fixed assets					Stocks of sugar		Loans						Number of Borrowings	
	Total	Land and buildings	Plant and Machinery	Stores	Others.	At the beginning of the year	At the end of the year	Outstanding	Of which overdue	Bad and doubtful debts	All other assets	Total assets.	Difference (1—) between assets and liabilities	Owned.	Hired
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
17260	3867	787	1844	67	1069	3[illegible]0	2393	4[illegible]8	Nil	Nil.	10984	17612	352	6	Nil.

* Including Deposits.

STATISTICAL STATEMENT RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA

TABLE NO. 30: SUGAR FACTORIES—OPERATIONS

State : Andhra Pradesh (During 1958-59) Amount in Thousands of Rupees

Loans				Production								
				Sugarcane crushed (in tons.)								
Advanced.		Recovered.		Members.	Others.	Weight (in tons)	Price (per ton).	Value.	Sales	[illegible]	[illegible]	[illegible]
(1)		(2)		(3)	(4)	(5)	(6)	(7)	[illegible]	[illegible]	[illegible]	[illegible]
S T	S T	S T	M T									
631	Nil.	611	Nil.	60220	Nil	5475	777–22	4255	4172	[illegible]	[illegible]	[illegible]

Government Aid.										
Loans		Subsidies		Profit						
For construction of godowns	For other purposes.	For construction of godowns	For other purposes.	Number of factories	Amount	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
(11)	(12)	(13)	(14)	[illegible]	15	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Nil	Nil.	Nil	Nil	–	344	2	[illegible]	[illegible]	[illegible]	[illegible]

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENTS IN INDI

TABLE NO. 32: OTHER NON-CREDIT SOCIETIES — NUMBER, [illegible] AND ASSETS AND [illegible]

STATE: ANDHRA PRADESH (At the end of June [illegible]) [illegible]

	Number of societies	Number of members	Paid up [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	(1)	(2)	(3)	(4)	(5)	[illegible]	[illegible]	[illegible]	[illegible]
Agricultural Societies.	1229	161659	2644	1673	121	625	28[illegible]	[illegible]	[illegible]
Non-Agricultural Societies.	172	15887	263	607	162	(24	[illegible]	[illegible]	[illegible]

	Total assets.	Difference (+ or —) between assets and liabilities.	Loans: Advanced	Loans: Recovered.	Government Aid: Loans	Government Aid: Subsidies	Government Aid: Income from services rendered	Profit: Number of societies	Profit: Amount	Loss: Number of societies	Loss: Amount	Number of societies without profit or loss
	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)
Agricultural Societies	7910	- 18	124	94	16	1	20	28	109	118	181	283
Non-Agricultural Societies.	1895	25	5	2	12	2	17	12	13	143	58	17

*Including Deposits.

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA

TABLE No. 33 CONSUMERS' CO-OPERATIVE STORES — NUMBER, MEMBERSHIP, [illegible] AND ASSETS AND OPERATIONS

State: Andhra Pradesh (At the end of June 1959) Amounts in thousands of Rupees

	No. of Stores	No. of [illegible]	No. of [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Wholesale Stores	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Primary Stores	469	37[illegible]	84003	1145	2310	880	482	2[illegible]1	7585	1622	1777	495

	All other assets	Total assets	Difference (+ or —) between assets and liabilities	Goods on consignment	Purchases	Sales	Cost of Management. Salaries and wages	Cost of Management. Other expenses	Profit. No of stores	Profit. Amount	Loss. No of stores	Loss. Amount	No of stores without [illegible]
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	[illegible]	(25)
Wholesale Stores	Nil.	Nil	Nil.	Nil	Nil	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Primary Stores	4505	6777	(811	75	12364	1 32[illegible]	428	3	1 2	[illegible]	[illegible]	[illegible]	

STATISTUAL STATEMENTS RELATING TO THE COOPERATIVE MOVEMENT IN INDIA

TABLE No 34 HOUSING SOCIETIES—NUMBER MEMBERSHIP [illegible]

State Andhra Pradesh (At the end of the June, [illegible])

	No of societies	No of members	Paid-up capital	Reserve and other funds	Total	Government	Central [illegible]	Portfolio [illegible]	[illegible]	[illegible]	[illegible]
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	[illegible]	[illegible]	[illegible]	[illegible]
State											
Hyderabad Housing Finance Corporation.	1	11	7	Nil	Nil	Nil	Nil	Nil	Nil	[illegible]	[illegible]
Primary	274	25037	8086	775	21780	21082	4	[illegible]	[illegible]	[illegible]	[illegible]

	Loans						Independednt houses constructed				No of tenaements constructed by societies		Loans		Profit		Lose		
							By societies		By members										
	Out standing	Of which over-due	Bad and doubtful debts	All other assets	Total assets	Difference (+ or —) between assets and liabilities	No	Value	No	Value	No	Value	Advance	Recovered	No of societies	Amount	No of societies	Amount	No of societies without profit or loss
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	[illegible]
State	Nil.	Nil	Nil	7	7	Nil	Nil	Nil.	Nil	Nil.	Nil	Nil.	Nil	Nil	Nil.	Nil	1	Nil	Nil
Primary	24738	1750	11	7755	38758	(–)49	599	4635	2431	21122	Nil	Nil	4904	14[illegible]0	1[illegible]5	2 0	109	260	0

*Including Deposits

	Borrowings				Stocks								
					At the beginning of th year.		At the end of the year.						
	Central financing agencies.	Others *	All other liabilities	Total liabilities	Raw materials.	Finished goods.	Raw materials	Finished goods	Investments	Plany and equipment	All other assets.	Total assets.	Difference (— or —) between assets and liabilities.
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
Other Industrial Societies—													
Federation of Labour Co-operative Society.	Nil	84	82	207	24	Nil	11	Nil	5	2	170	188	(—19)

* Including Deposits.

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA

TABLE No. 36 WEAVERS SOCIETIES—OPERATIONS:

State: Andhra Pradesh — during 1958-59. — (AMOUNT IN THOUSANDS OF RUPEES)

			Government Aid: (Loans)			Subsidies:				Cost of management Profit			
	Production	Sales	Construction of godowns	Construction of colonies.	Other purposes	Construction of godowns	Construction of colonies	Cost of management	Rebate to consumers	Salaries and wages	Other expenses	No. of Societies	Amount
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Other Industrial Societies.													
Federation of Labour Co-operative Societies.	49	67	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	13	34	Nil.	Nil.

	Loss.			No. of Looms.		No. of Godowns;			No. of	
	No. of Societies	Amount	No. of Societies without profit or loss.	Total	Working	Owned	Hired	Sales Depots	Pattern making factories	Dye houses
	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
Other Industrial societies.										
Fedaration of Labours co-operatives Limited.	1	19	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.

STATISTICAL STATEMENT RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA

TABLE No. 37. SPINNING MILLS NUMBER, MEMBERSHIP, LIABILITIES AND ASSETS AND OPERATIONS.

(AT THE END OF JUNE 1959).

State: Andhra Pradesh:

AMOUNT IN THOUSANDS OF Rs

	No. of members.		Paid up Capital				Borrowings.						
No. of Societies	Societies	Individuals and Others	Government	Societies	Individuals and others	Reserve and other funds	Total	Government	Central financing agencies	Industrial Finance Corporation	State Bank of India	Others *	All other liabilities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
3	186	57	1730	4722	10	1053	194	936	957	Nil	Nil	[illegible]	4[illegible]6

(AT THE END OF JUNE 1959)

Total liabilities	Fixed Assets.					Stocks: At the beginning of the year.		Stocks: At the end of the year.		All other assets.	Total assets.	Difference (+ or—) between assets and liabilities.
	Total	Land and Buildings	Plant and Machinery	Stores	Others.	Raw Materials	Fished goods	Raw materials	Finished goods			
(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
11165	7049	1477	5151	117	·04	1691	574	1338	437	2465	11289	Plus 124

DURING 1958–59.

Raw materials purchased.		Cost of Management			Profit		Loss		Government Aid			
From Co-operative Societies	From others	Finished goods sold	Salaries and wages	Other expenses	No. of Societies	Amount	No. of Societies	Amount	No. of Societies without profit or loss	Loans	Subsidies	No. of spindles
(28)	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1281	1692	4284	735	535	2	175	1	51	Nil	Nil	159	17,000

*Including Deposits.

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA

TABLE No. 38 FISHERIES SOCIETIES—NUMBER, MEMBERSHIP, LIABILITIES AND ASSETS AND OPERATIONS.

State: Andhra Pradesh. (at the end of June 1959) Amount in thousands of rupees.

Number of Societies.	Number of Members.	PAID UP CAPITAL.		Reserve and other funds.	BORROWINGS.				All other liabilities.	Total liabilities.
		Government.	Individuals and others.		Total.	Government.	Central finance Agencies.	Others.*		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
342	39,902	Nil.	232	54	106	Nil.	77	29	209	602

FIXED ASSETS.		STOCKS.				LOANS.						
		At the beginning of the year.		At the end of the year.								
Machinery.	Others.	Fish.	Fishing materials.	Fish.	Fishing materials.	Outstanding.	Of which overdue	Bad and Doubtful debts.	All other assets.	Total assets.	Difference (plus or minus) between assets and liabilities.	Payment for acquiring fishing rights.
(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1	6	Nil.	1	Nil.	2	102	45	9	391	502	—100	67

LOANS.				COST OF MANAGEMENT.		GOVERNMENT AID		PROFIT		LOSS.		
Advanced.	Recovered.	Catch.	Sales.	Salaries.	Other expenses.	Loans.	Subsidies.	Number of Societies	Amount	[illegible]	[illegible]	[illegible]
(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)		(35)	[illegible]
69	32	65	73	11	6	Nil.	1	72	[illegible]	1[illegible]4	98	[illegible]

* Including Deposits.

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA

Table No. 39. Supervising Unions.

(At the end of June 1959.)

STATE: ANDHRA PRADESH — DURING 1958—59: — Amount in Thousands of Rupees.

	Number of Unions.	Number of Societies affiliated	No. OF SUPERVISING STAFF MAINTAINED. By the Central Bank.	By the Unions.	INCOME.	Of which Government grants.	Total Expenditure.	Remarks, Method of meeting the deficit.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Primary	128	4,352	245	Nil.	140	Nil.	133	

STATISTICAL STATEMENT RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA 1958-59.

TABLE No. 40: STATE UNIONS AND STATE INSTITUTES.

State: Andhra Pradesh — Amount in Thousands of Rupees.

	No. of Unions.	No. members. Societies. Primary.	No. members. Societies. Central.	Individuals.	No. of education and propaganda staff maintained.	No. of persons trained. Paid staff of co-op. societies.	No. of persons trained. Hon. office bearers.	No. of persons trained. Members.	Income. Total.	Income. Of which Govt. grants.	Total Expenditure.	Remarks method of meeting the deficit, if any.
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
State Unions.	2	8997	49	79	30	65	639	2882	67	14	65	No defic
State Co-op.						47						
Institutions.	2	9	24	2	16	304*	Nil.	Nil.	35	Nil.	19	,,

* Prospective Employees of co-operative societies.

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA

TABLE No. 41: GENERAL INSURANCE SOCIETIES—NUMBER, MEMBERSHIP—LIABILITIES AND ASSETS AND OPERATIONS.

State: Andhra Pradesh as on 31-12-58) Amount in thousands of rupees.

	No. of Societies.	No. of members.	Paid up capital.	Reserve and other funds.	Insurance fund.	All other liabilities.	Total liabilities.	Investments.				
								Total	Central Govt. securities	State Govt securities Rs.	Others.	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(1
The Co-operative General Insurance Society, Ltd. Hyderabad.	215	513	196	207	309	1225	781	169	559	53	N	

As at the end of June 1958.		During 1957-58.										
All [illegible]		Difference (plus or —) between assets and liabilities.	Premiums less re-insurance.	Claims less re-insurance paid.	Commission.	Cost of management.		Profit.		Loss.		No. of Societies without profit or loss.
						Salaries and Wages.	Other expenses.	No. of Societies.	Amount.	No. of Societies.	Amount.	
(13)	(14)	(15)	(16)	(17)	(18)	(19)		(20)	(21)	(22)	(23)	(24)
491	1272	(Plus) 47	413	107	83	141	53	1	45	Nil.	Nil.	Nil.

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA.

TABLE No. 42. SOCIETIES UNDER LIQUIDATION—NUMBER, ASSETS REALISED, [illegible]

(During 1958 50

State : Andhra Pradesh

Number of Societies		Wound up during the year						
In Liquidation at the beginning of the year.	Brought under liquidation during the year	Central banks.	Agricultural credit societies	Non-Agricultural societies	[illegible]	[illegible]	[illegible]	[illegible]
(1)	(2)	(3)	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
1797	[illegible]	[illegible]	274	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Liabilities paid of during the year.	Cost of Management.		Liabilities at the end of the year.		Assets at the end of the year.		Collections pending under Contribution orders of liquidators.
	Salaries and wages.	Other expenses.	Share capital and reserve.	Outside liabilities.	Cash and liquid assets.	Loans and others.	
(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
572	11	2	6175	5033	1735	6817	140

STATISTICAL STATEMENTS RELATING TO THE CO-OPERATIVE MOVEMENT IN INDIA.

TABLE NO. 43. AUDIT CLASSIFICATION OF CREDIT SOCIETIES.

State : Andhra Pradesh (for the year 1957—58)

	Number of societies classified as					Number of societies audited but not classified if any.	Number of societies not audited.	Total.
	A.	B.	C.	D.	E.			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
(a) Central Banks and Banking Unions	11	4	5	1	Nil.	1	4	26
(b) Primary Credit Societies : (i) Agricultural *	86	1,012	8,504	422	58	156	443	10,681
(ii) Primary land mortgage Banks	14	35	27	Nil.	Nil.	2	1	79
(iii) Non-Agricultural ..	50	160	428	77	Nil.	8	95	818

NOTE :— Please indicate the method of classification in the foot note.

* Including such multi-purpose societies as have agricultural credit as their main function. Grain banks should be excluded.